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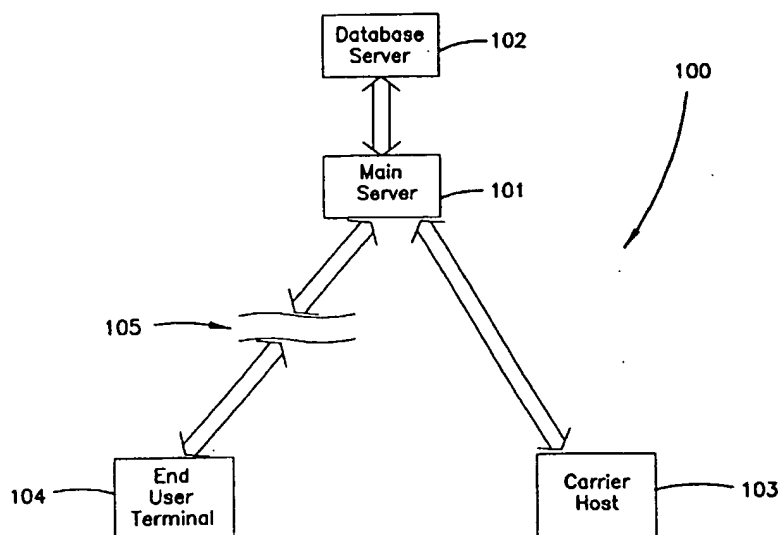
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(54) **SYSTEME ET METHODE D'AUTOMATISATION DE VENTES  
EN LIGNE**

(54) **ON-LINE SALES AUTOMATION SYSTEM AND METHOD**



(57) Méthode et appareil d'automatisation de ventes en ligne sur un réseau de communication interactif. Le système comprend au moins un dispositif d'informatique individuelle pour la production de données graphiques, un dispositif d'entrée, un moyen de communication, un processeur et un centre de documentation pour stocker les données sur les clients et les produits. Le processeur produit un certain nombre de questions à traiter par l'agent, comprenant chacune un indicateur visuel de l'état de la question. Les indicateurs visuels sont codés au moyen d'une couleur d'une gamme donnée. Chaque couleur représente un des états. Le processeur transmet les questions à traiter, y compris les indicateurs visuels correspondants, au dispositif d'informatique individuelle pour affichage sur le dispositif d'affichage.

(57) The present invention discloses a method and apparatus for on-line sales automation over an interactive communication network. The system provides at least one personal computing device for generating graphical data, an input device, communication means, a processor, and a repository for storing client data and product data. The processor generates a plurality of action items for the agent, each of the action items includes a visual indicator representing a status of the action item. The visual indicators are color coded in one of several colors. Each one of the colors represents one of the statuses. The processor transmits the action items including the corresponding visual indicators to the personal computing device for display on the display device.

## ON-LINE SALES AUTOMATION SYSTEM AND METHOD

### Field Of The Invention

5       The present invention relates generally to an on-line system and, more particularly, to a broad-based sales automation system for integrating insurance services and sales between carriers and producers, having world-wide transmission capabilities.

10

### Background of the Invention

Many industries are arranged having carriers that provide certain products and agents who sell the products. The agents may be independent, affiliated with an  
15 independent agency or affiliated with an agency of a particular carrier. Each independent agent or agency typically is authorized by multiple carriers to sell a variety of products. However, agents and agencies are generally not authorized by all carriers to sell all  
20 products. Authorization varies from agent to agent, depending upon state regulations, as well. Finally, agencies of a particular carrier may be authorized to sell any product offered by the particular carrier in accordance with any pertinent state regulations of such  
25 sales. An example of an industry arranged in such a manner is the insurance industry.

Automated or computerized systems that assist insurance agents are not typically arranged to provide information and processing capabilities for all policies

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that a particular agent or agency is authorized to sell. Policies include, for example, life insurance policies, annuities and disability insurance policies. Each of these types of policies includes many different products  
5 having varying requirements, restrictions, advantages and coverages. Agents usually have to keep a multitude of forms for processing each product of each type of policy. While some systems may provide computer-generated forms, agents typically have to review tables provided by each  
10 carrier to identify the particular requirements of each carrier for each product in order to determine which forms are necessary for which product.

Success in the sales profession, and in particular, insurance sales, depends largely upon the ability of the  
15 agent to manage day to day responsibilities, to aggressively pursue leads, and to understand available and new products and their particular processing requirements. Generally, even automated systems require the agent to be proactive in remembering to check a calendar or schedule,  
20 and to docket specific dates to follow-up with clients.

After an agent submits an application to a carrier, the carrier proceeds to analyze and evaluate the risk associated with the particular application. During this time, the application is in "underwriting". While an  
25 application is in underwriting, an agent generally does not have access or knowledge of the status of the application. For example, when the application is in underwriting, the agent does not know when the requirements for the application have been fulfilled.

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That is, if an application requires a chest x-ray and a general examination, the agent may not be notified when the carrier (or underwriter) has received the x-ray and general examination reports. In addition, if an

5 underwriter determines that additional information or medical examinations are necessary, the agent typically has no way of knowing that the underwriter has requested additional information. Thus, an agent may not know why certain applications are taking longer to process than

10 others until the agent receives the policy or receives a rejection of the application. In addition, it is difficult for the agent to give the client meaningful answers to questions when the agent does not have an update on the status of the application.

15 Generally, carriers make decisions on which products to continue and which products to discontinue based upon the number of policies sold or processed. When a particular product has low sales, carriers do not typically have access to information regarding how often

20 those products are being shown by agents to clients. Such information could provide carriers with the option to promote particular products to agents, offering more information and material on such products so that the agents would feel knowledgeable and enthusiastic about

25 selling such products.

#### Summary of the Invention

The present invention discloses a method and apparatus for an on-line sales automation system over an

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interactive communication network. The system provides at least one personal computing device for generating graphical data, an input device, communication means, a processor, and a repository for storing client data and product data. The processor generates a plurality of action items for the agent, each of the action items includes a visual indicator representing statuses. The visual indicators are color coded in one of several colors. Each one of the colors represents one of the statuses. The processor transmits the action items to the personal computing device for display on the display device.

These and various other features as well as advantages which characterize the present invention will be apparent upon reading of the following detailed description and review of the associated drawings.

#### Brief Description of the Drawings

The file of this patent contains at least one drawing executed in color. Copies of this patent with color drawing(s) will be provided by the Patent and Trademark Office upon request and payment of the necessary fee.

Fig. 1 is a block diagram illustrating an on-line sales automation system according to an exemplary embodiment of the present invention.

Fig. 2 is a block diagram further illustrating an on-line sales automation system according to an exemplary embodiment of the present invention.

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Fig. 3 is a block diagram illustrating an exemplary hardware environment according to the present invention.

Fig. 4 is a block diagram illustrating three types of functions available from components of the system  
5 according to the present invention.

Fig. 5 is a block diagram illustrating an exemplary login screen and a main menu of the system according to the present invention.

Fig. 6 is a block diagram illustrating a menu  
10 structure of a prospecting component of the system of Fig. 5.

Fig. 7 is a block diagram illustrating a menu structure of a fact finder component of the system of Fig. 5.

15 Fig. 8 is a block diagram illustrating a menu structure of an illustrations component of the system of Fig. 5.

Fig. 9 is a block diagram illustrating a menu structure of a closing component of the system of Fig. 5.

20 Fig. 10 is a block diagram illustrating a menu structure of an underwriting component of the system of Fig. 5.

Fig. 11 is a block diagram illustrating a menu structure of a delivery component of the system of Fig. 5.

25 Fig. 12 is a block diagram illustrating a menu structure of a services component of the system of Fig. 5.

Fig. 13 is a block diagram illustrating a menu structure of a policy data and values sub-component of the services component illustrated in Fig. 12.

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Fig. 14 is a block diagram illustrating a menu structure of a library of forms sub-component of the services component illustrated in Fig. 12.

5 Fig. 15 is a block diagram illustrating a menu structure of a change request sub-component of the services component illustrated in Fig. 12.

Fig. 16 is a block diagram illustrating a menu structure of a general administration sub-component of the services component illustrated in Fig. 12.

10 Fig. 17 is a block diagram illustrating a menu structure of an agent tools sub-component of the services component illustrated in Fig. 12.

Fig. 18 is a block diagram illustrating a menu structure of a contracting and licensing sub-component of the services component illustrated in Fig. 12.

15 Fig. 19 is a block diagram illustrating a menu structure of an agent commissions sub-component of the services component of Fig. 12.

Fig. 20 is a block diagram illustrating a menu structure of a continuing education sub-component of the services component illustrated in Fig. 12.

Fig. 21 is a block diagram illustrating a menu structure of an agent forum sub-component of the services component illustrated in Fig. 12.

25 Fig. 22 is a block diagram illustrating a menu structure of standard options available from each graphical screen display of the system of Fig. 1.



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Fig. 23 is a block diagram illustrating a typical data presentation of individual screens according to the present invention.

Fig. 24 is a diagram illustrating an exemplary graphical screen display of the main menu illustrated in Fig. 5.

Fig. 25 is a diagram illustrating an exemplary graphical screen display of a client template of the prospecting component illustrated in Fig. 6.

10 Fig. 26 is a diagram illustrating an exemplary graphical screen display of a mortgage template of the prospecting component illustrated in Fig. 6.

Fig. 27 is a diagram illustrating an exemplary graphical screen display of a phone template of the prospecting component illustrated in Fig. 6.

15 Fig. 28 is a diagram illustrating an exemplary graphical screen display of a business template of the prospecting component illustrated in Fig. 6.

Fig. 29 is a diagram illustrating an exemplary graphical screen display of a private pension template of the prospecting component illustrated in Fig. 6.

20 Fig. 30 is a diagram illustrating an exemplary graphical screen display of a daily call list template of the prospecting component illustrated in Fig. 6.

25 Fig. 31 is a diagram illustrating an exemplary graphical screen display of a contact history template of the prospecting component illustrated in Fig. 6.

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Fig. 32 is a diagram illustrating an exemplary graphical screen display of an appointments template of the prospecting component illustrated in Fig. 6.

Fig. 33 is a diagram illustrating an exemplary  
5 graphical screen display of a next reviews template of the prospecting component illustrated in Fig. 6.

Fig. 34 is a diagram illustrating an exemplary graphical screen display of a contact manager template of the prospecting component illustrated in Fig. 6.

10 Fig. 35 is a diagram illustrating an exemplary graphical screen display of an add tickler screen accessed within the prospecting component illustrated in Fig. 6.

Fig. 36 is a diagram illustrating an exemplary graphical screen display of an individual template of the  
15 fact finder component illustrated in Fig. 7.

Fig. 37 is a diagram illustrating an exemplary graphical screen display of a business template of the fact finder component illustrated in Fig. 7.

Fig. 38 is a diagram illustrating an exemplary  
20 graphical screen display of a products template of the illustrations component illustrated in Fig. 8.

Fig. 39 is a diagram illustrating an exemplary graphical screen display of a requirements template of the closing component illustrated in Fig. 9.

25 Fig. 40 is a diagram illustrating an exemplary graphical screen display of an add life insurance template of the closing component illustrated in Fig. 9.

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Fig. 41 is a diagram illustrating an exemplary graphical screen display of an add annuity template of the closing component illustrated in Fig. 9.

Fig. 42 is a diagram illustrating an exemplary  
5 graphical screen display of an add disability template of the closing component illustrated in Fig. 9.

FIGS. 43-44 are diagrams illustrating exemplary graphical screen displays of a requirement-client template of the closing component illustrated in Fig. 9.

10 Fig. 45 is a diagram illustrating an exemplary graphical screen display of a display by age template of the underwriting component illustrated in Fig. 10.

Fig. 46 is a diagram illustrating an exemplary graphical screen display of a requirements template and a  
15 basic policy data screen of the underwriting component illustrated in Fig. 10.

Fig. 47 is a diagram illustrating an exemplary graphical screen display of a life-edit template and a basic policy data screen of the underwriting component  
20 illustrated in Fig. 10.

Fig. 48 is a diagram illustrating an exemplary graphical screen display of an annuity-edit template and a basic policy data screen of the underwriting component illustrated in Fig. 10.

25 Fig. 49 is a diagram illustrating an exemplary graphical screen display of a disability-edit template and a basic policy data screen of the underwriting component illustrated in Fig. 10.

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Fig. 50 is a diagram illustrating an exemplary graphical screen display of a billing template and a basic policy data screen of the underwriting component illustrated in Fig. 10.

5        Fig. 51 is a diagram illustrating an exemplary graphical screen display of a life-edit template of the underwriting component illustrated in Fig. 10.

Fig. 52 is a diagram illustrating an exemplary graphical screen display of an annuity-edit template of  
10 the underwriting component illustrated in Fig. 10.

Fig. 53 is a diagram illustrating an exemplary graphical screen display of a disability-edit template of the underwriting component illustrated in Fig. 10.

Fig. 54 is a diagram illustrating an exemplary  
15 graphical screen display of an unreimbursed fees template of the underwriting component illustrated in Fig. 10.

Fig. 55 is a diagram illustrating an exemplary graphical screen display of a carrier summary template of the underwriting component illustrated in Fig. 10.

20        Fig. 56 is a diagram illustrating an exemplary graphical screen display of a display by age template of the delivery component illustrated in Fig. 11.

Fig. 57 is a diagram illustrating another exemplary graphical screen display of a requirements template of the  
25 delivery component illustrated in Fig. 11.

Fig. 58 is a diagram illustrating an exemplary graphical screen display of an administrative and agent sub-menu of the services component illustrated in Fig. 5.

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Fig. 59 is a diagram illustrating an exemplary graphical screen display of an active policies template of the policy data and values sub-component illustrated in Fig. 13.

5        Fig. 60 is a diagram illustrating an exemplary graphical screen display of a policy data template of the policy data and values sub-component illustrated in Fig. 13.

10       Fig. 61 is a diagram illustrating an exemplary graphical screen display of a beneficiary maintenance template of the policy data and values sub-component illustrated in Fig. 13.

15       Fig. 62 is a diagram illustrating an exemplary graphical screen display of a rider template of the policy data and values sub-component illustrated in Fig. 13.

      Fig. 63 is a diagram illustrating an exemplary graphical screen display of a benefits/values template of the policy data and values sub-component illustrated in Fig. 13.

20       Fig. 64 is a diagram illustrating an exemplary graphical screen display of a policy data maintenance template of the policy data and values sub-component illustrated in Fig. 13.

25       Fig. 65 is a diagram illustrating an exemplary graphical screen display of a beneficiaries template of the policy data and values sub-component illustrated in Fig. 13.

      FIGS. 66 and 67 are diagrams illustrating exemplary graphical screen displays of a search for forms template

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of the library of forms sub-component illustrated in Fig. 14.

Fig. 68 is a diagram illustrating an exemplary graphical screen display of an outstanding template of the  
5 change request sub-component illustrated in Fig. 15.

Fig. 69 is a diagram illustrating an exemplary graphical screen display of an active policies template of the change request sub-component illustrated in Fig. 15.

Fig. 70 is a diagram illustrating an exemplary  
10 graphical screen display of a POS tracking template of the change request sub-component illustrated in Fig. 15.

Fig. 71 is a diagram illustrating an exemplary graphical screen display of a change password template of the general administration sub-component illustrated in  
15 Fig. 16.

Fig. 72 is a diagram illustrating an exemplary graphical screen display of an agent maintenance template of the general administration sub-component illustrated in Fig. 16.

20 Fig. 73 is a diagram illustrating an exemplary graphical screen display of a carrier edit template of the general administration sub-component illustrated in Fig. 16.

Fig. 74 is a diagram illustrating an exemplary  
25 graphical screen display of a plan edit template of the general administration sub-component illustrated in Fig. 16.

Fig. 75 is a diagram illustrating an exemplary graphical screen display of a commission schedule template

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of the general administration sub-component illustrated in Fig. 16.

Fig. 76 is a diagram illustrating an exemplary graphical screen display of a regulator maintenance  
5 template of the general administration sub-component illustrated in Fig. 16.

Fig. 77 is a diagram illustrating an exemplary graphical screen display of an edit tips template of the general administration sub-component illustrated in  
10 Fig. 16.

Fig. 78 is a diagram illustrating an exemplary graphical screen display of a license renewal template of the general administration sub-component illustrated in Fig. 16.

15 Fig. 79 is a diagram illustrating an exemplary graphical screen display of an illustration history template of the agent tools sub-component illustrated in Fig. 17.

Fig. 80 is a diagram illustrating an exemplary  
20 graphical screen display of an agent template of the contract and licensing sub-component illustrated in Fig. 18.

Fig. 81 is a diagram illustrating an exemplary graphical screen display of an additional information  
25 template of the contract and licensing sub-component illustrated in Fig. 18.

Fig. 82 is a diagram illustrating an exemplary graphical screen display of a license template of the

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contract and licensing sub-component illustrated in  
Fig. 18.

Fig. 83 is a diagram illustrating an exemplary  
graphical screen display of a contract template of the  
5 contract and licensing sub-component illustrated in  
Fig. 18.

Fig. 84 is a diagram illustrating an exemplary  
graphical screen display of an appointment template of the  
contract and licensing sub-component illustrated in  
10 Fig. 18.

Fig. 85 is a diagram illustrating an exemplary  
graphical screen display of a NASD template of the  
contract and licensing sub-component illustrated in  
Fig. 18.

15 Fig. 86 is a diagram illustrating an exemplary  
graphical screen display of a NASD requirement template of  
the contract and licensing sub-component illustrated in  
Fig. 18.

Fig. 87 is a diagram illustrating an exemplary  
20 graphical screen display of an appointment template of the  
contract and licensing sub-component illustrated in  
Fig. 18.

Fig. 88 is a schematic diagram illustrating an  
exemplary partial screen display of illustration cases  
25 according to the present invention.

Fig. 89 is a block diagram illustrating main data  
tables of a database in the present invention.



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FIGS. 90-100 are flow charts illustrating the logic performed by the computer in executing the functions of the system according to the present invention.

5

### Detailed Description

Referring now to the several figures in which like elements are identically numbered throughout, preferred embodiments of the present invention will now be described.

10 Fig. 1 is a block diagram illustrating an on-line sales automation system 100 according to one embodiment of the present invention. The main components of a preferred embodiment of the sales automation system 100 include a main server 101 having at least one database server 102  
15 and being operatively connected to at least one carrier host 103 and at least one end user terminal 104. A world-wide interactive communication network 105 connects the main server 101 to the end user terminal 104. The main server 101 is operatively connected to the carrier host  
20 103. The sales automation system 100 is designed to permit many different carrier hosts 103 to be operatively connected to the system 100. In addition, carriers having carrier hosts connected to the main server 101 and multiple agents and agencies may be operatively connected  
25 to the system 100 through end user terminals 104 or networks of end user terminals 104. The system 100 can be customized and expanded or contracted to suit the individual needs and desires of particular carriers, agents and agencies.

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Fig. 2 is a block diagram further illustrating an on-line sales automation system 100 according to the present invention. The main server 101 has a central processing unit 106, connected to a memory 107, an interface generator 108, a communications interface 126, and an I/O interface 109. The interface generator 108 operatively connects the central processing unit 106 of the main server 101 to the end user terminals 104 through 104''. The communications interface 126 operatively connects the central processing unit 106 to the carrier hosts 103 through 103''. The system 100 may include multiple databases servers 102 through 102''. Each of the database servers 102 through 102'' may store and retrieve data from one or more databases 149 through 149''. The system 100 may also include multiple illustration servers 125 through 125'' for performing particular tasks related to illustrations, sales presentations, and the like, requested by the user. Finally, the system 100 may include one or more storage units 139 through 139'', such as disks or other electronic storage mediums that are known in the art. In a preferred embodiment, the storage units 139 through 139'' will be within the main server 101, it being apparent that the storage units 139 through 139'' could be separately located from the main server 101. The I/O interface 109 includes standard networking that controls the input and output flow of data between the database servers 102 through 102'' and the central processing unit 106, between the illustration servers 125 through 125'' and the central processing unit 106, and

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between the storage units 139 through 139'' and the central processing unit 106. Detailed descriptions of the components of the main server 101 will not be included as it will be understood from the descriptions provided  
5 herein that those skilled in the art would be able to configure appropriate networks and computing devices to accomplish the principles of this invention as further described herein.

The user terminals 104 through 104'' represent  
10 individual personal computing devices or local area networks consisting of multiple personal computing devices. The personal computing devices used in a preferred embodiment of the present invention include personal computers or work stations, e.g., the IBM®  
15 Aptiva.

Fig. 3 is a block diagram illustrating an exemplary hardware environment of a personal computing device 110 according to the present invention, including a personal computing device 110, including a central processing unit  
20 111, such as a microprocessor, and a number of other units interconnected via a system bus 112. The personal computing device 110 includes a Random Access Memory (RAM) 113, Read Only Memory (ROM) 114, and I/O adapter 115 for connecting peripheral devices such as disk storage units  
25 116 to the bus 112, a user interface adapter 117 for connecting a keyboard 118, a mouse 119, a speaker 120, a microphone 121, and/or other user interface devices such as a touch screen (not shown) to the bus 112, a communication adapter 122 for connecting the personal

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computing device 110 to the communication network 105 and a graphical user interface 123 for projecting display images from the bus 112 to a display device. The display device has a terminal screen 124 through which the

5 graphical user interface 123 projects display screen images viewable by an agent. Preferably, the graphical user interface 123 can project graphical, as well as textual images to the terminal screen 124. It will be apparent to those in the art that the mouse 119 may be a

10 typical mouse as known in the industry, a track ball, light pen, or the like. The personal computing device 110 preferably runs Microsoft® Windows 95® operating system. However, the system 100 could be configured to work with other operating systems on the personal computing device

15 110, such as, for example the IBM OS/2® operating system, the Apple System 7® operating system, or the like. Those skilled in the art will appreciate that the present invention may also be implemented on other platforms and operating systems.

20 As shown in Fig. 2, the interface generator 108 is connected to the end user terminals 104 through 104'' via the world-wide interactive communication network 105. In a preferred embodiment, the communication network 105 is a public network such as the Internet. Alternatively, the

25 communication network 105 could be a public switched telephone network provided by an independent communication service provider. Such providers may include MCI®, Sprint®, AT&T®, and other providers offering similar communication networking capabilities. In another

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embodiment, one or more private, dedicated communication lines could provide communication between the main server 101 and the end user terminals 104 through 104''. In such a configuration, a network router would channel

5 communications of end user terminals 104 through 104'' through the dedicated communication line(s) to the server 101. In yet another embodiment, the communication network 105 could be a private data network such as, for example, Prodigy® or Compuserve®. Finally, the communication

10 network 105 could operate via wireless communication using ARDIS®, cellular data packet delivery (CDPD), or OMNITRAC® services. It will be apparent to those in the art, that each end user terminal 104 through 104'' and each network of end user terminals (typically belonging to an agency or

15 a carrier), may be connected to the server 101 through different types of communication networks as previously described herein. Although it is understood that any public or private communication network could be used in accordance with the principles of the present invention,

20 for ease of reference, the communication network 105 will be referred to hereinafter as the Internet 105.

The communications interface 126 is preferably connected to the carrier hosts 103 through 103'' through communication networks 127 and 127''. Preferably, the

25 communication networks 127 through 127'' are private communication lines as previously described herein. However, it will be apparent that the carrier hosts 103 through 103'' could be operatively connected to the communications interface 126 using a public network, a

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public switched telephone network, private data network or wireless network as previously described herein.

The end user terminals 104 through 104'' have browsers 122 through 122'', respectively, for enabling  
5 communication between the terminals 104 through 104'' and the Internet 105. In a preferred embodiment, the browsers 122 through 122'' are web browsers such as, for example, Netscape, Navigator, or Microsoft® Internet Explorer. The interface generator 108 controls the flow of data and code  
10 to the browsers 122 through 122''. The interface generator 108 generates code, Hyper Text Markup Language (HTML), and data that is transmitted to the browsers 122 through 122'', for building a dynamic front-end at the end user terminals 104 through 104''. In a preferred  
15 embodiment, the interface generator 108 is a Hyper Text Transport Protocol (HTTP) server, which is known in the art. The interface generator 108 is preferably a Microsoft® IIS platform with active server pages, which is also known in the art.

20 In a preferred embodiment, encryption is used between the main server 101 and the terminals 104 through 104'' to ensure security of all data being transmitted therebetween. An exemplary type of encryption for the present invention is Secure Sockets Layer (SSL), which is  
25 known in the art. When using SSL, each browser 122 through 122'' and the interface generator 108 first negotiate an SSL connection-mode. After the connection-mode is established, all data transmitted from the main

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server 101 to the terminals 104 through 104'' is encrypted with a key.

The database servers 102 through 102'' are preferably relational database systems such as, for example, Microsoft® SQLServer version 6.5, using a plurality of data tables to store data. However, it will be apparent to those in the art that other types of database systems can be utilized in the present invention. In the preferred embodiment, the database servers 102 through 102'' are capable of being programmed with stored procedures, which are small programs typically used to store, retrieve or maintain the integrity of data stored on the database servers 102 through 102''. The stored procedures are advantageous because they help distribute the workload of the system 100. Preferably, the database server 102 is physically located in close proximity to the main server 101.

The databases 149 through 149'' may include storage of data downloaded from the carrier hosts 103 through 103'', such as, for example, product information, application form data, data representing the status of applications, data representing particular product requirements, data representing the delivery status of applications, information about client prospects, information related to requirements for particular products, and other similar types of information. In addition, the databases 149 through 149'' may also store data related to reference materials, continuing education for agents, licensing and contracting data for particular

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carriers and their agents and agencies, and the like. This data is stored in data tables such as those shown and described with reference to Fig. 89.

Although the present invention will be hereinafter  
5 described with specific reference to the insurance industry, the principles of the present invention could be applied to a wide range of industries having product suppliers (or carriers) and selling agents (or agents). As used in this application, the term "agents" includes  
10 independent insurance agents or insurance agents employed by particular agencies or carriers. The term "carriers" includes insurance companies or other entities offering insurance services or products. The term "user" is intended to include any individual who accesses the on-  
15 line system, such as agents, employees of agencies, employees of carriers, and the like. Each agent accesses the main server 101 through one or more of the end user terminals 104 through 104'. Similarly, each carrier can access the system 100 on-line through one or more of the  
20 end-user terminals 104 through 104''. The end user terminals 104 through 104' will be hereinafter singularly referred to as terminal 104, it being understood that in a preferred embodiment of the present invention, many end user terminals and networks of end user terminals may be  
25 utilized to access the main server 101.

FIGS. 5 through 21 are block diagrams illustrating a preferred embodiment of the menu-driven sales automation system 100. Fig. 4 is a block diagram illustrating main functions available through components of the system



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according to the present invention. These functions are available through templates on screen displays accessed through main menus or sub-menus.

Fig. 23 is a block diagram illustrating a typical data presentation of individual graphical screen displays according to the present invention. Generally, in a preferred embodiment, the system 100 generates screen displays in accordance with a screen layout as shown in Fig. 23. The screen layout includes a content frame 128, a content template frame 129, a selection frame 130, a selection template frame 131, a navigation frame 132, an accessory frame 133, a heading frame 134 and an action frame 135. The various frames 128-134 of a typical graphical screen display of the present system 100 are shown in Fig. 25 with reference numbers to the various portions of the screen indicating the location of the frames 128-134. These numbers are not duplicated throughout the figures, it being understood that diagrams of graphical screen displays shown in Figs. 25-57 and 59-87 follow the same screen layout illustrated in Fig. 23.

Each screen typically offers at least three types of functions to the user agent as illustrated in Fig. 4. The types of functions include content options 136, search options 137 and tickler options 138. However, it will be apparent that main menu, sub-menu, and office screen displays, such as, for example, screen displays shown in Figs. 24 and 58, may not be presented in the same format as the other substantive screens of the system 100 and may provide different types of functions.

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The content options 136 include one or more templates depending on the particular screen, selectable by the user. Each template represents a different presentation and selection of data relevant to the particular component  
5 of the system 100 in which the content options 136 are being accessed. A desired template is preferably selected through a pull-down box, which is known in the art, represented in schematic form by the content template frame 129 of Fig. 23.

10 The search options 137 provide one or more ways of searching the database 149 for desired information. Templates are selectable by the user and correspond to each type of search available in the particular component in which the search options 137 are being accessed by the  
15 user. For example, the search options 137 in a particular component of the system 100 may permit searching for agent data, carrier data, state data, client data, and the like, or by any combination thereof. A template corresponding to the desired type of search is preferably selected  
20 through a pull-down box, which is known in the art, represented in schematic form by the selection template frame 131 of Fig. 23.

Finally, the tickler options 138 provide one or more templates allowing the user to display, in a desired  
25 order, tickler boxes 350 that correspond to ticklers. Fig. 35 shows one example of a tickler 356 opened by activating (clicking on) a tickler box 350. Ticklers are notifications to the user regarding action items or information that may originate in the following ways: (1)

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A user may set a tickler as a reminder of things to do, such as, for example, appointments; (2) The system 100 may generate ticklers for particular agents based upon specific criteria accessible to the system 100 that is established by a carrier, the agent, or system-defined default criteria, such as, for example, a reminder to an agent from a carrier regarding policy conditions that must be fulfilled by a particular date or a reminder to an agent to review data for the policy or client within a specified time; (3) A carrier may set a tickler to inform an agent about a product, a procedure, a client lead, or the like; and (4) The system 100 may generate a tickler for selected agents based upon a change in data that has been supplied to the system 100 by the carrier host 103.

Ticklers contain data stored in the database 149 describing the notification and are associated with particular components 142-148 and sub-components 361-369 of the system 100. Each of the tickler boxes 350 displayed in the selection frame 130 of a screen display indicates that a tickler represented by the tickler box 350 is associated with the particular component 142-148 or sub-components 361-369 through which the tickler options 138 are being accessed.

In a preferred embodiment, each tickler box 350 is a short reference for a tickler and includes a subject indicator 351, a name 352, time 353, a date 354 and a priority indicator 355, it being apparent that a variety of different information could be displayed by the tickler box 350. The tickler options 138 may have templates

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allowing a user to display tickler boxes 350 by priority, by date or from all areas of the system 100. A desired template is preferably selected through a pull-down box, which is known in the art, represented in schematic form  
5 by the selection template frame 129 of Fig. 23.

Preferably, the selection template frame 129 includes a pull-down box having templates for both the tickler options 138 and the search options 137. Finally, the tickler box 350 has at least one command button for  
10 allowing an agent to open the corresponding tickler 356 and to display all of the data associated with the particular tickler 356.

Fig. 5 is a block diagram representing a login screen 140 and main menu 141 of the system 100 according to the  
15 present invention. The login 140 preferably utilizes a user identification and at least one password for each user accessing the system 100 to prevent unauthorized access. In a preferred embodiment, the user identification is displayed as the user enters it in the  
20 appropriate location of a login screen through an input device, such as a keyboard. However, the password or passwords are not displayed as the user enters the passwords into the appropriate locations on the login screen.

25 Fig. 5 also shows an exemplary menu structure of the main menu 141 of the sales automation system 100 for the insurance industry. The main menu 141 provides access to the major components of the sales automation system 100, including a prospecting component 142, a fact finder

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component 143, an illustrations component 144, a closing component 145, an underwriting component 146, a delivery component 147, and a services component 148. Fig. 24 is a diagram illustrating an exemplary graphical screen display of a main menu screen 209. The main menu screen 209 shown in Fig. 24 has command blocks 342 through 348 corresponding to each component 142 through 148, respectively. The various components can be accessed by activating the command block corresponding to the desired component, by using the mouse 119 or other input device of the user's terminal 104.

Each of the command blocks 342 through 348 are shown in color in Fig. 24. As an example, the prospecting, fact finder and services command blocks 342, 343, and 348 are shown in red. The illustrations and closing command blocks 344 and 345 are shown in black. The underwriting command block 346 is shown in yellow and the delivery command block 347 is shown in green. Each of the four colors shown indicates priority of a particular action item, represented in the system by a tickler. In addition, each of the colors defines a distinct pattern of markings. The distinct pattern of markings are visible upon close inspection of the command blocks 342 through 348. Furthermore, the distinct patterns of markings are visible to individuals experiencing color-blindness. Thus, the system of colored ticklers can be effectively utilized by persons who are color-blind.

Examples of ticklers boxes 350 representing ticklers are shown in Fig. 25, as well as numerous other figures.

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illustrating exemplary graphical screen displays. In a preferred embodiment red represents the highest priority indicating immediate attention is required by the user; yellow represents a lesser priority indicating a change of lesser importance has occurred; green represents an even lower priority indicating there has been no significant change in information; black represents the lowest priority indicating a matter is pending but not urgent; and finally, blue represents completed status of an action item where no further action is required by the user. It will be apparent that any number of statuses could be used to classify ticklers in the present invention and that many different colors could be used to indicate the various statuses. However, in a preferred embodiment, the colors must have sufficient pattern marking variations to be perceptible to the human eye in order for the system to be effectively utilized by persons experiencing color-blindness.

Each of the command blocks 342-348 has a dynamically generated color representing the priority of the tickler or ticklers having the highest current priority within the component 142-148 corresponding to the particular command block 342-348. For example, the tickler boxes 350 in the prospecting component 142, illustrated in FIGS. 25-26, 29-32, and 34, have priority indicators 355 with red, yellow and green colors. The highest current priority of tickler boxes 350 shown in the exemplary screens of the prospecting component 142 is red and, therefore, the prospecting command button 342 is dynamically generated

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and displayed on the main menu screen 209 as red each time the main menu screen is accessed by the particular user until the highest current priority of tickler boxes in the prospecting component 142 changes colors. Similarly, the highest current priority of tickler boxes 350 shown in the exemplary screens, illustrated in Figs. 45-55, of the underwriting component 146 is yellow and, therefore, the underwriting command block 346 is dynamically generated as yellow. The system is dynamically designed such that the colors of the command blocks 342-348 will be updated in real-time for each user as each user updates his or her ticklers. It will be apparent to those in the art that a wide variety of colors could be used to indicate the various statuses of the ticklers.

Fig. 6 is a block diagram illustrating an exemplary menu structure of a prospecting component 142 of the system of Fig. 5. The prospecting component 142 includes various content, search and tickler options 136-138. The tickler options 138 include templates 150-152 to display by priority, to display by date, and to display all areas. Fig. 30 is a diagram illustrating an exemplary graphical screen display of the prospecting component 142 illustrated in Fig. 6, having the pull-down box of the selection template frame 131 enabled, showing the tickler templates 150-152. Selection of the display by priority template 150 displays tickler boxes 350 representing ticklers of the prospecting component 142 in order of priority from highest to lowest. Fig. 25 is a diagram illustrating an exemplary graphical screen display of the

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prospecting component 142 illustrated in Fig. 6, having the display by priority template 150 selected. Selection of the display by date template 151 displays tickler boxes 350 representing ticklers of the prospecting component 142 in date order. Fig. 26 is a diagram illustrating an exemplary graphical screen display of the prospecting component 142 illustrated in Fig. 6, having the display by date template 151 selected. Selection of the display all areas template 152 displays tickler boxes 350 representing ticklers from all components 142-148 of the system 100. Fig. 29 is a diagram illustrating an exemplary graphical screen display from the prospecting component 142 illustrated in Fig. 6, having the display all areas template 152 selected.

15        An add tickler command button 153 is available in the selection frame 130 of the screen display so that a tickler can be manually added by a user. The user simply activates the add tickler command button 153 and a display screen prompts the user for data to create a new tickler 20 350. Fig. 35 is a diagram illustrating an exemplary graphical screen display in which the add tickler command button 153 has been activated. To edit a tickler 356, the user simply activates the subject indicator 351 from the desired tickler box 350 representing a desired tickler. 25 It will be apparent that the add tickler and edit tickler functions could alternatively be configured as templates in a pull-down box.

      Ticklers may be used in a variety of ways in the prospecting component 142. For example, a carrier host



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103 may transmit information to particular agents or agencies regarding prospective clients. A tickler would then be generated and with a high priority status. Thus, the priority indicator 355 of the tickler box 350  
5 representing the generated tickler would be colored red in a preferred embodiment. In addition, the prospecting command block 342 would be dynamically generated as red and displayed as red on the main menu screen 209 the next time the user logged into the system 100. Other examples  
10 of ticklers in the prospecting component 142 include appointment reminders, phone call reminders, personal action item reminders, and the like. As shown in Fig. 25, the tickler having the highest priority in the prospecting component 142 is represented by the tickler box 350 for a  
15 "10/2/96 Appointment with Jon Miller, Sr." with the priority indicator 355 color coded in red. Therefore, the prospecting command block 342, shown in Fig. 24 is also color coded in red.

The search options 137 of the prospecting component  
20 142, shown in Fig. 6, includes templates 154-156 for a business finder, a client finder, and a SIC finder, respectively. Fig. 30 is a diagram illustrating an exemplary graphical screen display of the prospecting component 142 illustrated in Fig. 6, having the pull-down  
25 box of the selection template frame 131 enabled, showing a listing of the search templates 154-156. Selection of the business finder template 154 displays an alphabetical listing of businesses from the database 149, with each of the listed businesses selectable by the user. Fig. 28 is

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a diagram illustrating an exemplary graphical screen display from the prospecting component 142 illustrated in Fig. 6, having the business finder template 154 selected.

Selection of the client finder template 155 displays  
5 an alphabetical listing of clients from the database 149, or, alternatively, the user is prompted to search for a client by entering the client's last name. Each of the listed clients is selectable by the user. Fig. 27 is a diagram illustrating an exemplary graphical screen display  
10 from the prospecting component 142 illustrated in Fig. 6, having the client finder template 155 selected.

Selection of the SIC finder template 156 displays a numerical listing of the SIC groups, with each of the listed SIC groups selectable by the user. Fig. 33 is a  
15 diagram illustrating an exemplary graphical screen display from the prospecting component 142 illustrated in Fig. 6, having the SIC finder template 156 selected.

The content options 136 of the prospecting component 142, shown in Fig. 6, includes a client template 170, a  
20 mortgage template 171, a phone template 172, a business template 173, a private pension template 174, a daily call list template 175, a weekly call list template 176, a contact history template 177, an appointments template 178, a next reviews template 179 and a contact manager  
25 template 180. Fig. 31 is a diagram illustrating an exemplary graphical screen display from the prospecting component 142 illustrated in Fig. 6, having the pull-down box of the content template frame 129 enabled, showing the available content templates 170-180. FIGS. 25-34 are

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diagrams illustrating exemplary graphical screen displays of the prospecting content templates 170-175, and 177-180.

Fig. 25 is a diagram illustrating an exemplary graphical screen display of the client template 170 of the prospecting component 142 illustrated in Fig. 6.

5 Selection of the client template 170 displays a client screen 181 allowing the user to enter new client data for an individual into the client screen 181 or to view a client record for an existing client. The user can view

10 an existing client record by using the client finder template 155 to locate and select a particular client. The client screen 181 also provides command buttons 192 corresponding to, for example, address, phone, email, spouse and children for the client. These command buttons

15 can be accessed by activating or clicking on the desired command button 192.

Fig. 26 is a diagram illustrating an exemplary graphical screen display of the mortgage template 171 of the prospecting component 142 illustrated in Fig. 6.

20 Selection of the mortgage template 171 displays a mortgage screen 182 allowing the user to enter mortgage data into the system 101 for a particular client or to view mortgage data already stored in the system 101 for a particular client.

25 Fig. 29 is a diagram illustrating an exemplary graphical screen display of the private pension template 174 of the prospecting component 142 illustrated in Fig. 6. Selection of the private pension template 174 displays a private pension screen 185 allowing the user to enter

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private pension data into the system 101 for a particular client or to view data already stored in the system 101 for a particular client. The mortgage and private pension screens 182 and 185 each provide command buttons 192

5 corresponding to, for example, address and phone for the client. These command buttons 192 can be accessed by activating or clicking on the desired command button 192.

The mortgage data and the private pension data entered and displayed through the mortgage screen 182 and

10 the private pension screen 185, respectively, permit the user to maintain specific need-based information about particular clients for preparing illustrations based upon the client's specific needs. The term illustrations is intended to include sales presentations and analysis of

15 the products. It will be apparent that other need-based information templates can be utilized within the prospecting component 142 illustrated in Fig. 6 to address other specific client needs.

Fig. 27 is a diagram illustrating an exemplary

20 graphical screen display of the phone template 172 of the prospecting component 142 illustrated in Fig. 6. Selection of the phone template 172 from the prospecting component 142 displays a phone screen 183 allowing the user to view phone numbers of a particular client. The

25 client can be located and selected using the client finder template 155 as previously described herein.

Fig. 28 is a diagram illustrating an exemplary graphical screen display of the business template 173 of the prospecting component 142 illustrated in Fig. 6.

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Selection of the business template 173 displays a business screen 184 allowing the user to enter new business client data or to view an existing business client record through the business screen 184. The user can access an existing  
5 business client record by using the business finder template 154 to locate and select a particular business client. The business screen 184 also provides command buttons 192 corresponding to, for example, address, phone and contact for the client. These command buttons 192 can  
10 be accessed by activating or clicking on the desired command button 192.

Fig. 30 is a diagram illustrating an exemplary graphical screen display of the daily call list template 175 of the prospecting component 142 illustrated in Fig.  
15 6. Selection of the daily call list template 175 from the prospecting component 142 displays a daily call list screen 186 allowing the user to view all phone calls scheduled for the particular day and prior that have not been made. The weekly call list template 176 (screen not  
20 shown) provides a similar display including all phone calls not yet made that have been scheduled for the week. The scheduled phone call information may be retrieved from ticklers in the database 149 containing phone call information.

25 Fig. 31 is a diagram illustrating an exemplary graphical screen display of the contact history template 177 of the prospecting component 142 illustrated in Fig. 6. Selection of the contact history template 177 displays a contact history screen 188 allowing the user to enter

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data related to user contacts with the client, including type of contact, date and time of contact, comments, results and completion date of the contact, and priority of the contact. The user can generate a tickler and a  
5 selected priority for the tickler by entering data in the contact history screen 188 for a future contact with a client. In addition, the user can review all contacts made with each client that were entered, and update data related to each client contact through the contact history  
10 screen 188.

Fig. 32 is a diagram illustrating an exemplary graphical screen display of the appointments template 178 of the prospecting component 142 illustrated in Fig. 6. Selection of the appointments template 178 from the  
15 prospecting component 142 displays an appointments screen 189 allowing the user to view all appointments for the day. The data displayed on the daily appointment list screen 189 is may be retrieved from ticklers in the database 149 containing appointment information.

20 Fig. 33 is a diagram illustrating an exemplary graphical screen display of the next reviews template 179 of the prospecting component 142 illustrated in Fig. 6. Selection of the next reviews template 179 from the prospecting component 142 displays a next reviews screen  
25 190 allowing the user to view all reviews scheduled for all individual clients and business clients of the user. For example, if the user schedules a yearly review for certain clients, then the system 100 can be configured to retrieve all review dates within a specific period of time

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from the scheduled dates of review, such as, for example within 30 days of the review dates. Thus, when the user accesses the next reviews screen 190, all review dates scheduled to be conducted within 30 days of the day the user accesses the next reviews screen 190, will be displayed on the next reviews screen 190. Each individual and business client displayed on the next reviews screen 190 preferably permits the user to select the particular client and retrieve the corresponding client record. In addition, the system can be configured to generate a tickler within the specific period of time to remind the user that a scheduled review date is approaching.

Fig. 34 is a diagram illustrating an exemplary graphical screen display of the contact manager template 180 of the prospecting component 142 illustrated in Fig. 6. Selection of the contact manager template 180 displays a contact manager screen 191 allowing the user to review and enter data for a particular client, including specific information about the individual needs and wants of the particular client. For example, the client manager screen 191 provides command buttons 192 corresponding to, for example, needs, goals and "hot buttons" of the client. These command buttons can be accessed by activating or clicking on the command buttons. Data for a desired individual client or business client may be displayed when the user accesses the client finder template 155 or the business finder template 154 to locate and select the desired client.

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Fig. 7 is a block diagram illustrating a menu structure of a fact finder component 143 of the system of Fig. 5. The fact finder component 143 includes the content, search and tickler options 136-138. The tickler options 138 includes templates 150-151 to display tickler boxes 350 by priority and by date and includes the add tickler command button 153. Both of the tickler templates 150-151 and the add tickler command button 153 were previously described herein with reference to the prospecting component 142.

Ticklers may be used in the fact finder component 143 for reminding the user to complete an analysis for a particular client before meeting with that client. Generally, ticklers in the fact finder component 143 are originated from the particular user for whom the tickler is generated. The tickler having the highest priority in the fact finder component 143 is represented by the tickler box 350 for "Mary Miller" with the priority indicator 355 color coded in red. Therefore, the fact finder command block 343, shown in Fig. 24, is also color coded in red and displayed as red on the main menu screen 209.

The search options 137 of the fact finder component 143 include the business finder template 154 and the client finder template 155. Execution of the business and client finder templates 154 and 155 have been previously explained herein with reference to the prospecting component 142. FIG. 36 is a diagram illustrating an exemplary graphical screen display from the fact finder



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component 143 illustrated in Fig. 7, having the pull-down box of the selection template frame 131 enabled, showing the search templates 154-155 and the tickler templates 150-151. Fig. 37 is a diagram illustrating an exemplary graphical screen display from the fact finder component 143 illustrated in Fig. 7, having the business finder template 154 selected.

The content options 136 of the fact finder component 143 includes an individual template 193 and a business template 194. Figs. 36-37 are diagrams illustrating graphical screen displays of the individual template 193 and the business template 194, respectively, of the fact finder component 143 illustrated in Fig. 7. The screen display of Fig. 37 illustrates the pull-down box of the content template frame 129 enabled, listing the individual and business templates 193 and 194.

Selection of the individual template 193 displays an individual screen 195, as illustrated in Fig. 36, and selection of the business template 194 displays a business screen 196, as illustrated in Fig. 37. These screens 195 and 196 permit the user to enter detailed information about an individual client or a business client, respectively. The detailed data permits the user to perform comprehensive financial analysis for the particular individual client or business client to determine appropriate insurance products to meet the specific needs of the client. The user can retrieve data on an existing client by activating the client finder template 155 to locate and select a particular individual

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client or by using the business finder template 154 to locate and select a particular business client. The individual screen 195 provides command buttons 192 corresponding to, for example, client business, tax saving  
5 steps, risk tolerance questionnaire and the like. The business screen 196 also provides command buttons 192 corresponding to, for example, address, phone, contact, concerns and goals, employment benefits, group life, AD & D, medical, HMO, short-term DI, long-term DI, defined  
10 benefit, defined contribution, profit sharing, salary reduction, SEP, deferred compensation, salary continuation, business continuation and the like. These command buttons can be accessed by activating or clicking on the desired command button 192 on the appropriate  
15 screen 195 or 196.

Fig. 8 is a block diagram illustrating a menu structure of an illustrations component 144 of the system of Fig. 5. The illustrations component 144 includes the content, search and tickler options 136-138. The tickler  
20 options 138 includes templates 150-151 to display tickler boxes 350 by priority and by date and includes the add tickler command button 153. The tickler templates 150-151 and the add tickler command button 153 were previously described herein with reference to the prospecting  
25 component 142. In a preferred embodiment the pull-down box of the selection template frame 131 in the screen displays of the illustration component 144 will include templates 150 and 151, as shown in Fig. 36 illustrating one screen display of the fact finder component 143.

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Ticklers can be used in the illustrations component 144. For example, a tickler may be generated to remind the user to run an illustration for a particular client. Similarly, the user may originate a tickler to instruct or  
5 remind a sales assistant to run the illustration for the client. Generally, the ticklers in the illustrations component 144 are originated from the user. Fig. 38 is a diagram illustrating an exemplary graphical screen display from the illustrations component 144 illustrated in Fig.  
10 8, having the display by priority tickler template 150 selected. The tickler box 350 representing the tickler having the highest priority in the illustrations component 144 is the tickler box 350 for "Helen Miller" with the priority indicator 355 color coded in green. Therefore,  
15 the illustrations command block 344, shown in Fig. 24 is also color coded in green.

The search options 137 of the illustrations component 144, shown in Fig. 8, includes a cases template 157. Fig. 88 is a block diagram illustrating a schematic exemplary  
20 portion of a screen display for the illustrations component 144, when the cases template 157 has been selected. Selection of the cases template 157 displays a listing of PDF boxes 208, which represent the currently active illustrations, with each of the PDF boxes 208  
25 listed being selectable by the user for viewing and changing the currently active illustrations. Fig. 88 is a schematic representation of what may appear in the selection frame 130 of the display screen when the cases

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template 157 selected from the illustrations component 144.

The content options 136 of the illustrations component 144, shown in Fig. 8, includes a products  
5 template 197, a search template 198, a compliance ledger template 199, and specialized selling ledgers templates 202. The specialized selling ledgers templates 202 consist of a private pension template 200 and a mortgage template 201. Fig. 38 is a diagram illustrating an  
10 exemplary graphical screen display of the products template 197 of the illustrations component 144. Fig. 38 illustrates the pull-down box of the content template frame 129 enabled, listing the content templates 197-202. Customization of screen displays in the illustration  
15 component 144 is particularly likely, given the varying products offered by different carriers.

As illustrated in Fig. 38, selection of the product template 197 displays a product screen 203 allowing the user to view different products offered by different  
20 carriers. The user can view more detailed information about a particular product by activating on the particular product name that is listed. The user can view more detailed information about a particular carrier by activating the particular carrier name that is listed.

25 Selection of the search template 198 permits the user to search for products having desired characteristics. Preferably the display screen generated by selecting the search template 198 will permit the user to choose one or more criteria that the system will use to search for a

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product with desired characteristics. For example, the display screen may include the following search criteria: (1) type of plan (variable or fixed), (2) carrier rating, and (3) state. The user can enter search data into one or  
5 more of the search criteria and the system will retrieve products having characteristics matching the search data entered by the user. It will be apparent that many other types of search criteria can be available through the search template 198 to enable the user to search for  
10 products using a variety of characteristics and any combination thereof.

Selection of the compliance ledger template 199 displays a screen in which client data can be entered, or data stored on an existing client can be accessed through  
15 the business or client finder templates 154 and 155 to be used as default values in the compliance ledger display screen. After all requested information has been entered into the compliance ledger display screen by manually entering the data or by default, the user can activate a  
20 command button to perform carrier defined calculations to generate a product illustration, referred to as a compliance ledger, using the entered client data. Compliance ledgers are illustrations approved by governmental agencies, such as, for example, a State  
25 Department of Insurance, which are required by law to be provided to a client when selling insurance products.

In addition, specialized selling ledger templates 202, such as, for example the private pension template 200 and the mortgage template 201, permit the user to generate

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specialized sales or need-based illustrations for a particular product or type of product. Factual data that is specific to the particular client for whom the illustration is being generated and that is related to the type of product being illustrated is used to generate the illustration. Any factual data entered in either the prospecting component 142 or the fact finder component 143 may be used as default values to generate the illustrations. It will be apparent that many other types of specialized ledger templates may be utilized in the illustration component 144.

Fig. 9 is a block diagram illustrating a menu structure of a closing component 145 of the system of Fig. 5. The closing component 145 includes the content, search and tickler options 136-138. The tickler options 138 includes templates 150-151 to display tickler boxes by priority and by date and includes the add tickler command button 153. Both the tickler templates 150-151 and the add tickler command button 153 were previously described herein with reference to the prospecting component 142.

Fig. 42 is a diagram illustrating an exemplary graphical screen display from closing component 145 illustrated in Fig. 9, having the pull-down box of the selection template frame 131 enabled, showing the tickler templates 150-151.

Fig. 41 is a diagram illustrating an exemplary graphical screen display from the closing component 145, showing the add tickler command button 153 and having the display tickler by priority template 150 activated.

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Ticklers may be used in the closing component 145 for reminding the user about appointments and the like. Generally, the ticklers in the closing component 145 are originated from the user. As shown in Fig. 42, the  
5 tickler box 350 representing the tickler having the highest priority in the closing component 145 is the tickler box 350 for "Fred Miller" with the priority indicator 355 color coded in black. Therefore, the closing command block 345, displayed in the main menu  
10 screen 209 of Fig. 24 is also color coded in black.

The search options 137 of the closing component 145, shown in Fig. 9, includes the client finder template 155, the cases template 157, an agent finder template 158, and product selection templates 159. The product selection  
15 templates 159 include, for example, a life insurance products template 160, an annuity products template 161, a disability products template 162 and a long term care products template 163. Fig. 42 is a diagram illustrating an exemplary graphical screen display from the closing  
20 component 145 illustrated in Fig. 9, having the pull-down box of the selection template frame 131 enabled, listing the search templates 155 and 157-162 and the tickler templates 150-151. Although the long term care products template 163 is not listed in the pull-down box shown in  
25 Fig. 42, the long term care products template 163 is an example of additional products that may be added to the product selection templates 159.

Selection of the client finder template 155 and the cases template 157 have been previously explained herein

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with reference to the prospecting component 142 and the illustrations component 144, respectively. Selection of the cases template 157 in the closing component 145, however, may display cases (i.e., previously run  
5 illustrations) in a different format than the PDF boxes 208 displayed when activating the cases template 157 in the illustrations component 144, as shown in schematic form in Fig. 88.

Selection of the agent finder template 158 displays  
10 an alphabetical listing of agents from the database 149, or, alternatively, the user is prompted to search for an agent by entering at least a portion of the agent's last name. Each of the listed agents is selectable by the user. An exemplary graphical screen display of a client  
15 finder screen, displayed by selecting the client finder template 155 in the closing component, is illustrated in Fig. 39.

The product selection templates 159 are used to search for particular types of products. For example,  
20 selection of the life insurance products template 160 may display an alphabetical listing of each carrier with whom the agent is contracted and of each life insurance product associated with the contracts between the agent and the carrier. Similarly, selection of the annuity products  
25 template 161 will display an alphabetical listing of each carrier with whom the agent is contracted and of each annuity product associated with the contracts between the agent and the carrier. Selection of the disability products template 162 will display an alphabetical listing



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of each carrier with whom the agent is contracted and of each disability product associated with the contracts between the agent and the carrier. Finally, selection of the long term care products template 163 will display an  
5 alphabetical listing of each carrier and its available long term care products. It will be apparent that other similar templates could be configured to permit searching for other types of available products. That is, the product selection templates 159 could include other  
10 products in addition to, or rather than the life insurance, annuity, disability and long term care products.

The content options 136 of the closing component 145, shown in Fig. 9, includes a requirements template 210, a  
15 trial application template 211, a requirement-client template 212, a plan information template 213 and products templates 214. The products templates 214 consist of a life insurance products template 215, an annuity products template 216, a disability products template 217 and a  
20 long term care products template 218. Fig. 39 illustrates an exemplary graphical screen display of the requirements template 210 of the closing component 145, having the pull-down box of the content template frame 129 enabled, listing the content templates 210-212 and 214-218.

25 The plan information template 213 is not listed in the pull-down box of the exemplary screen display in Fig. 39. Selection of the plan information template 213, however, preferably is used in conjunction with selecting a product from one of the product selection templates 159

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in the search options 137. After a product has been selected and the plan information template 213 has been selected, data is displayed in the content frame 128 of the screen display representing some or all of the characteristics of the particular product selected. For example, displayed characteristics may include minimum face amount of a policy and many other similar characteristics.

As shown in Fig. 39, selection of the requirements template 210 displays a requirements screen 219. The requirements screen 219 provides the user with all of the requirements for a particular product, which has been previously illustrated and saved as a case. Thus, the cases template 157 in the search options 137 of the closing component 145 may be selected by the user to display a listing of cases. Once the user selects a particular case from the listing of cases, all of the data from the selected case is used to calculate the requirements. Specific requirements are then displayed to the user.

FIGS. 43-44 are diagrams illustrating exemplary graphical screen displays of the requirement-client template 212 of the closing component 145 illustrated in Fig. 9. The requirement-client template 212 is selected when the user wants to determine all of the requirements for a particular product, which has not been previously illustrated and saved as a case. Thus, the user selects the requirement-client template 212 and also selects a particular client and a desired product. The client may

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be selected through a tickler 356 or through the client finder template 155 in the search options 137. The product may be selected through one of the product selection templates 159 in the search options 137.

5        Fig. 43 illustrates an exemplary first requirement-client screen 220 when the requirement-client template 212 has been selected and a client and product have been selected. From the first requirement-client screen 220, data related to the user is retrieved from the database  
10 149 and entered into the required categories of information in the first requirement-client screen 220. Also, the system 100 may calculate data for certain required categories, based upon product or carrier specific rules established by the product's carrier. For  
15 example, many carriers use alternative methods of computing a client's age. The system will use the carrier's specified rules for the particular product at issue to compute the client's age for purposes of running the illustration. The client's date of birth, which is  
20 used in the calculation, is retrieved from the database 149. If the database 149 lacks any required information for the first requirement-client screen 220, then the user manually enters in such data. After all of the required categories of information are completed on the first  
25 requirement-client screen 220, the user activates a SAVE command button 192 and requirements are calculated and displayed for the user. Fig. 44 illustrates an exemplary second requirement-client display screen 221 displayed

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after the user has entered and saved the necessary data in the requirement-client display screen 220.

Selection of the trial application template 211 in the content option 136 of the closing component 145  
5 generates a display screen through which the user enters data to get a preliminary determination from a carrier's underwriter regarding whether the client would receive a favorable response to an application. The user may select a client and product using the appropriate search options  
10 136 of the closing component 145. The data generated will generally be for informational purposes. This template helps users give preliminary information to clients without having all of the required information needed for a formal underwriting of an application.

15 Selection of one of the product templates 214 in the content options 136 of the closing component 145 permits the user to generate an application to submit to a carrier for a particular product. The user selects the desired type of product from the product templates 214. The  
20 appropriate display screen will be generated in response the user's selection.

Fig. 40 is a diagram illustrating an exemplary graphical screen display of the add life insurance template 215 of the closing component 145 illustrated in  
25 Fig. 9. An add life insurance screen 222 is displayed when the add life insurance template 215 is activated. Fig. 41 is a diagram illustrating an exemplary graphical screen display of the add annuity template 216 of the closing component 145 illustrated in Fig. 9. An add

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annuity screen 223 is displayed when the add annuity template 216 is activated. Fig. 42 is a diagram illustrating an exemplary graphical screen display of the add disability template 217 of the closing component 145  
5 illustrated in Fig. 9. An add disability screen 224 is displayed when the add disability template 217 is activated.

The user can start the submission process for an application by completing the screen 222, 223 or 224  
10 generated from selecting one of the product templates 214. If the user is closing on a policy for which an illustration has previously been run, then the user simply selects the cases template 157 in the search options 137 of the closing component 145 to display a listing of  
15 cases. Once the user selects a particular case from the listing of cases, all of the data from the selected case is used complete the selected product screen 222, 223 or 224. Alternatively, if an illustration has not previously been run, then the user may select a particular client and  
20 a desired product from the appropriate search options 137 or through a tickler 356. Selection of a client and a product enables the system to retrieve information previously obtained through the prospecting component 142 or the fact finder component 143 and then complete the  
25 selected product screen 222, 223 or 224. Once the selected product screen 222, 223 or 224 is completed, the data may be electronically submitted to the appropriate carrier host 103 in order to start the submission process. For example, the information could be submitted to create

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a client record within the carrier host 103, before the carrier ever receives the necessary application forms.

In one embodiment, after the requirements are determined, all of the required forms can be printed  
5 directly from the user's terminal 104. Thus, the user does not have to keep copies of every form for each different carrier, each different product and each different state. In addition, the user does not have to waste time combing through requirement tables provided by  
10 the particular carrier and the particular state to determine which forms are required.

Fig. 10 is a block diagram illustrating a menu structure of an underwriting component 146 of the system of Fig. 5. The underwriting component 146 includes the  
15 content, search and tickler options 136-138. The tickler option 138 includes templates 150-151 to display tickler boxes 350 by priority and by date and includes the add tickler command button 153. Both the tickler templates 150-151 and the add tickler command button 153 were  
20 previously described herein with reference to the prospecting component 142.

Fig. 52 is a diagram illustrating an exemplary graphical screen display from the underwriting component 146 illustrated in Fig. 10, having the pull-down box of  
25 the selection template frame 131 enabled, listing the tickler templates 150-151. Fig. 46 is a diagram illustrating an exemplary graphical screen display from the underwriting component 146 illustrated in Fig. 10 showing the add tickler command button 153 and also

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showing an example of the screen display generated in response to selecting the display ticklers by priority template 150.

5 A case is in the "underwriting" phase of the process after the agent has submitted the application forms for the case to the carrier. The case goes into underwriting in which an underwriter evaluates whether the carrier should take on the risk. That is, the underwriter evaluates all of the medical requirements and may, for  
10 example, request additional medical requirements. A case remains in the "underwriting" phase from the time the case is submitted to the carrier, until the carrier determines whether the case should be issued and issues or rejects the case.

15 Ticklers may be used in the underwriting component 146, for example, in response to the status of the application being considered by the carrier. For example, if the underwriter determines that an additional medical test is needed for a particular application (or client),  
20 then the underwriter would enter the information into the carrier host 103, which would subsequently be downloaded to the main server 101. A tickler would then be generated for the appropriate agent. Thus, the agent would be notified that the client needed additional medical tests  
25 to satisfy the underwriting requirements. As shown in Fig. 46, the tickler box representing the tickler having the highest priority in the underwriting component 146 is the tickler box 350 for "Jon Miller, Sr." with the priority indicator 355 color coded in yellow. Therefore,

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the underwriting command block 346, shown in the main menu screen 209 illustrated in Fig. 24 is also color coded in yellow.

5 The search options 137 of the underwriting component 146, shown in Fig. 10, include an applications submitted template 164. Selection of the applications submitted template 164 will display a listing of all applications submitted by the particular user requesting the information and by anyone else whose application data the  
10 user is authorized to view. The pull-down box in the selection template frame shown in Fig. 52 lists the applications submitted template 164.

The content options 136 of the underwriting component 146, shown in Fig. 10, include display summary detail  
15 templates 225, products edit templates 226, an unreimbursed fees template 227 and a carrier summary template 228. The display summary detail templates 225 consist of display by age, by carrier and by client templates 229, 230 and 231. The product edits templates  
20 226 consist of a life insurance edit template 232, an annuity edit template 233, a disability edit template 234 and a long term care edit template 235. The products edit templates 226 can be accessed through any of the display summary detail templates 225. In addition, the display  
25 summary detail templates 225 also provide access to a requirements template 236, a billing template 237 and a riders template 238. Fig. 46 is a diagram illustrating an exemplary graphical display screen from the underwriting component 146, having the pull-down box of the content



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template frame 129 enabled, listing the content templates 232-234, and 236-238, which are accessible through the display summary detail templates 225.

Fig. 45 is a diagram illustrating an exemplary graphical screen display of the display by age template of the underwriting component 146 illustrated in Fig. 10. The policies currently pending with the carrier in underwriting are displayed by age on a summary by age screen 239 when the summary by age template 229 is activated. The particular carriers and corresponding products may be selected by activating the appropriate search options 137 of the underwriting component 146. It will be apparent that selection of the summary by carrier template 230 would display the currently pending policies by carrier and selection of the summary by client template 231 would display the currently pending policies by clients.

Each of the client names, displayed on the summary by age screen 239 (or other screens generated from the display summary detail templates 225), represents a command button 192 which can be activated by the user. Activating a command button 192 for a particular client will, in one embodiment, generate a basic policy data display screen 240 on an upper portion of the content frame 128 of the screen. The lower half of the content frame 128 of the screen will display a requirements screen 236 corresponding to the default template, such as, the requirements template 236. This is illustrated in Fig. 46. Thus, the user can view the policy data on a

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currently pending policy and the particular requirements and the status of each requirement for the currently pending policy from one graphical screen display. The other content templates accessible from the basic policy data screen 240 include the billing template 237, the riders template 238 and the product edits templates 226, which are listed in the pull-down box of the content template frame 129 of the screen display shown in Fig. 46.

Fig. 47 is a diagram illustrating an exemplary graphical screen display of the life-edit template 232 and the basic policy data screen 240 of the underwriting component 146 illustrated in Fig. 10. Fig. 48 is a diagram illustrating an exemplary screen display of the annuity-edit template 233 and the basic policy data screen 240 of the underwriting component 146 illustrated in Fig. 10. Fig. 49 is a diagram illustrating an exemplary graphical screen display of the disability-edit template 234 and the basic policy data screen 240 of the underwriting component 146 illustrated in Fig. 10. Selection of the life-edit template 232, the annuity-edit template 233 and the disability-edit template 234 generates a life-edit screen 241, an annuity-edit screen 242 and a disability-edit screen 243, respectively. In each of the screen displays illustrated in Figs. 47-49, the upper half of the content frame 128 of the screen displays the basic policy data screen 240 and the lower half of the content frame 128 of the screen displays the selected one of the life-edit screen 241, annuity-edit screen 242, or disability-edit screen 243. Prior to

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submitting the application to the carrier, the user can modify the data displayed on the life-edit screen 241, the annuity-edit screen 242 or the disability-edit screen 243. Subsequent to submitting the case to the carrier, these  
5 screens preferably become viewable only to the user. It will be apparent that a long term care edit screen would be similarly displayed and selected.

Fig. 50 is a diagram illustrating an exemplary graphical screen display of the billing template 237 of  
10 the underwriting component 146 illustrated in Fig. 10. In one embodiment, the graphical screen display is a billing screen 244 displayed in the lower half of the content frame 128 of the screen when the billing template 237 is activated. The billing screen 244 may only be accessible  
15 through the pull-down box in the content template frame 129 of the display screen when the basic policy data screen 240 is displayed. The user can view billing information related to the selected currently pending policy, by activating the billing template 237 from the  
20 pull-down box. Like the display of billing information, selection of the rider template 238 would display riders on the policy in the lower half of the content frame 128 of the screen display and may only be accessible through the pull-down box in the content template frame 129 of the  
25 display screen when the basic policy data screen 240 is displayed.

Selection of one of the product edits templates 226 in the content options 136 of the underwriting component 146 permits the user to edit the application data for a

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currently pending policy. The product edit templates 226 can be selected by the user in the underwriting component 146 without accessing the basic policy data screen 240. When one of the product edits templates 226 is selected  
5 without accessing the basic policy data screen 240, the appropriate screen display, 241, 242 or 243 fills the content frame 128 of the screen. Data for a currently pending policy can be selected by using the applications submitted template 164 of the search options 137.

10        Fig. 51 is a diagram illustrating an exemplary graphical screen display of the life-edit template 237 of the underwriting component 146 illustrated in Fig. 10, that generates the life-edit screen 241 when activated by the user. Fig. 52 is a diagram illustrating an exemplary  
15 graphical screen display of the annuity-edit template 233 of the underwriting component 146 illustrated in Fig. 10, that generates the annuity-edit screen 242 when activated by the user. Fig. 53 is a diagram illustrating an exemplary graphical screen display of the disability-edit  
20 template 234 of the underwriting component 146 illustrated in Fig. 10, that generates the disability-edit screen 243 when activated by the user.

      Fig. 54 is a diagram illustrating an exemplary graphical screen display of the unreimbursed fees template  
25 227 of the underwriting component 146 illustrated in Fig. 10, that generates an unreimbursed fees screen 246 when activated by the user. The unreimbursed fees template 227 may be activated when the user wants to view fees that have not been reimbursed by the carrier.

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Fig. 55 is a diagram illustrating an exemplary graphical screen display of the carrier summary template 228 of the underwriting component 146 illustrated in Fig. 10, that generates carrier summary screen 247 when  
5 activated by the user. The carrier summary template 228 may be selected when the user wants to view summarized data with respect to each carrier.

Fig. 11 is a block diagram illustrating a menu structure of a delivery component 147 of the system of  
10 Fig. 5. The delivery component 145 includes the content and tickler options 136 and 138. The tickler option 138 includes tickler templates 150-151 to display tickler boxes by priority and by date and includes the add tickler command button 153. Both the tickler templates 150-151  
15 and the add tickler command button 153 were previously described herein with reference to the prospecting component 142.

A case is in the "delivery" phase of the process after the underwriter evaluates the application forms,  
20 determines that a policy may be issued and issues the case. A case remains in the "delivery" phase from the time the case is issued until the agent delivers the policy to the client and fulfills any delivery requirements. For example, upon delivery, the agent may  
25 need to collect a check or get an amendment signed by the client. The check collection and signed amendment are requirements that must be fulfilled before the delivery phase is completed.

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Ticklers may be generated to notify the agent of the status of the case. For example, a tickler may be generated to notify the agent that the policy has issued and is being sent to the agent. Preferably, these types of ticklers would be given the highest priority, and therefore, in one embodiment the priority indicator 355 of the tickler box 350 would be red. These types of ticklers are important because carriers typically give the agent a specific period of time in which to complete the delivery process, or the carrier will withdraw the offer. Thus, if the agent is notified that the policy is in the mail, then the agent can monitor its arrival and ensure that the delivery requirements are timely fulfilled. Without such notification, mail delays, long holidays, office mail misplacement and the like could cause the time to lapse without the agent ever realizing the policy was issued. The system 100 also has the capability of receiving the policy electronically from the carrier host 103. The agent could then print the policy directly to a local printer and deliver it to the client. In this configuration, a tickler would be generated by the carrier notifying the agent that a particular case had issued and a policy was ready to be printed. Preferably, this tickler would be given the highest priority, and therefore, in one embodiment the priority indicator 355 of the tickler box 350 would be red. The above-described ticklers are exemplary and many other types of ticklers could be utilized in the delivery component 147.

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As shown in Fig. 55, the tickler 356 having the highest priority in the underwriting component 146 is the tickler represented by the tickler box 350 for "Jon Miller, Sr." with the priority indicator 355 color coded in yellow. Therefore, the delivery command block 347 illustrated in the main menu screen 209 shown in Fig. 24 is also color coded in yellow.

The content option 136 of the delivery component 147, shown in Fig. 11, includes the display summary detail templates 225. The display summary detail templates 225 are, in one embodiment, the same display summary detail templates 225 that are accessible in the underwriting component 146. However, the data displayed in screens through the delivery component 147 would represent data for cases in the delivery phase of the process, while the data displayed in screens through the underwriting component 146 would represent data for cases in the underwriting phase of the process. Thus, in the content option 136 of the delivery component 147, the user can display the summary detail of a case in the delivery phase (i.e., a case that has been issued) by age, by carrier or by client when selecting the summary by age template 229, the summary by carrier template 230 and the summary by client template 231, respectively. Figs. 56 and 57 are diagrams illustrating a graphical screen display of the summary by age template 229 and the summary requirements template 236, respectively, of the delivery component 147 illustrated in Fig. 11. It will be apparent that selection of the summary by carrier template 230 would

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display the currently pending policies by carrier and selection of the summary by client template 231 would display the currently pending policies by clients.

In a preferred embodiment the display summary detail  
5 templates 225 operate in the delivery component 147 in the same manner as in the underwriting component 146. That is, each of the clients displayed on the summary by age display screen 239 (or on the summary by carrier or summary by client display screens) represents a command  
10 button 192 which can be activated by the user. Activating a command button 192 for a particular client will generate the basic policy data display screen 240 on an upper portion of the content frame 128 of the screen. The lower half of the content frame 128 of the screen will display a  
15 screen generated by selecting the requirements template 236, the billing template 237, the riders template 238, or one of the product edits templates 226, as previously described herein with reference to the underwriting component 146.

20 Figs. 12-21 are block diagrams illustrating the menu structure of the services component 148 of the sales automation system 100 for the insurance industry. An administrative and agent sub-menu 250 provides access to sub-components of the services component 148 of the sales  
25 automation system 100, including a policy data and values sub-component 251, a library of forms sub-component 252, a change request sub-component 253, a general administration sub-component 254, an agent tools sub-component 255, a contracting and licensing sub-component 256, an agent



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commissions sub-component 257, a continuing education sub-component 258 and an agent forum sub-component 259. Fig. 58 is a diagram illustrating an exemplary graphical screen display of an administrative and agent sub-menu screen 339 of the services component 148 illustrated in Fig. 5, which is displayed when the services command block 348 is selected. The administrative and agent sub-menu screen 339 shown in Fig. 58 has command blocks 361 through 369 corresponding to each sub-component 251 through 259, respectively. The various sub-components 251-259 can be accessed by activating the command block 361-369 corresponding to the desired sub-component, by using the mouse 119 or other input device of the user's terminal 104.

Like the command blocks 342-348 of the main menu screen 209 shown in Fig. 24, each of the command blocks 361-369 of the administrative and agent sub-menu screen 339 are shown in color in Fig. 58. As an example, the policy data and values, command block 361 are displayed in red. The library of forms, change request, contracting and licensing and agent commissions, command blocks 362-363 and 366-367 are displayed in yellow. The general administration, continuing education and agent forum command blocks 364, 368 and 369 are displayed in green. Finally, the agent tools command block 365 is displayed in black. Each of the four colors shown indicates the priority of a particular action item, or a tickler. Like the command blocks 342-348 of the main menu screen 209, the colors of the command blocks 361-369 of the

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administrative and agent sub-menu screen 339 are dynamically generated representing the priority of the tickler or ticklers having the highest current priority within the sub-component 251-259 corresponding to the particular command block 361-369. The dynamic nature of the changing colors of command blocks has been previously explained herein, with reference to the main menu command blocks 342-348.

Each of the sub-components 251-259 of the administrative and agent sub-menu 250 includes the same tickler options 138. The tickler options 138 in each of the sub-components 251-259 includes templates 150-151 to display ticklers by priority and by date and includes the add tickler command button 153. Both the tickler templates 150-151 and the add tickler command button 153 were previously described herein with reference to the prospecting component 142.

The following description provides examples of when ticklers may be used in the services component 148. It will be understood that it is not intended to be all-inclusive and various other types of ticklers may also be utilized in the services component 148. It will also be understood that each time a tickler is generated or created, a tickler box 350 will be displayed on the appropriate screens. In the policy data and values sub-component 251 ticklers may be used to remind the user that a policy option is about to expire or that a policy term is about to end and needs to be renewed. In the library of forms sub-component 252 a tickler may be used to

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indicate that a form has been modified, added or removed. In the change request sub-component 253 a tickler may be used to remind an agent to follow-up a change request submitted to the carrier in a specified number of days.

- 5 This ensures that a change request is monitored until completed, thereby reducing the chance of it getting lost. In the general administration sub-component 254 a tickler may be used to remind a user to change his or her password or to perform other similar types of administrative tasks.
- 10 In the agent tools sub-component 255 a tickler may be used to notify agents that a new tool is available for use. In the contracting and licensing sub-component 256 a tickler may be added to remind an agent that a particular license needs to be renewed within a specified period of time. In
- 15 the agent commissions sub-component 257 a tickler may be used to notify the agent that commission data has been received by the main server 101 from the carrier host 103 and is available for reconciliation. In the continuing education sub-component 258 a tickler may be used to
- 20 notify the agent about available continuing education courses or to remind the agent that he or she needs to obtain continuing education credits within a specified period of time. Finally, in the agent forum sub-component 259 a tickler may be used to notify the agent or other
- 25 user about particular forums or events.

Each of the sub-components 251-259 of the administrative and agent sub-menu 250 includes the search options 137. The particular templates available in the search options 137 corresponding to each sub-component

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251-259 may vary. The search options 137 in each of the sub-components 251-259 includes one or more of the following templates: the business finder template 154, the client finder template 155, the agent finder template 158, a carrier finder template 165 and a state finder template 166. The business finder and client finder templates 154 and 155 were previously described herein with reference to the prospecting component 142. The agent finder template 158 was previously described herein with reference to the closing component 145. Selection of the carrier finder template 165 displays, in the selection frame 130 of the screen, an alphabetical listing of carriers from the database 149. Each of the listed carriers is selectable by the user. Selection of the state finder template 166 displays, in the selection frame 130 of the screen, an alphabetical listing of states from the database 149. Each of the listed states is selectable by the user. Fig. 76 is a diagram illustrating an exemplary graphical screen display from the general administration sub-component 254 illustrated in Fig. 16, having the state finder template 166 selected.

Fig. 13 is a block diagram illustrating a menu structure of a policy data and values sub-component 251 of the services component 148 illustrated in Fig. 12. The policy data and values sub-component 251 allows agents to view current values and statuses of policies. This information is preferably provided by the carrier from the carrier host 103 to the main server 101 on a periodic basis.

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In addition to the search and tickler options 137 and 138 described above, the policy data and values sub-component 251 includes the content options 136. The content options 136 of the policy data and values sub-component 142, shown in Fig. 13, include an active policies template 260, an investment template 261, a policy data template 262, a beneficiary maintenance template 263, a rider template 264, a benefits/values template 265, a policy data maintenance template 266 and a beneficiaries template 267. FIGS. 59-65 are diagrams illustrating exemplary graphical screen displays of the policy data and values sub-component 251 corresponding to the policy data and values content templates 260-267 (investment template 261 not shown). Fig. 59 shows an example of the pull-down box of the content template frame 129 enabled, showing a listing of the content templates 260-267.

Fig. 59 is a diagram illustrating an exemplary graphical screen display of an active policies template 260 of the policy data and values sub-component 251 illustrated in Fig. 13. Selection of the active policies template 260 displays an active policies screen 268 allowing the user to view a summary of all currently active policies that the user is authorized to view. Selection of the investment template 261 displays an investment screen (not shown) allowing the user to view investment information related to individual or business clients. Fig. 60 is a diagram illustrating an exemplary graphical screen display of a policy data template 262 of

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the policy data and values sub-component 251 illustrated in Fig. 13. Selection of the policy data template 262 displays a policy data screen 269 allowing the user to view detailed data related to policies of individual or business clients. Fig. 61 is a diagram illustrating an exemplary graphical screen display of a beneficiary maintenance template 263 of the policy data and values sub-component 251 illustrated in Fig. 13. Selection of the beneficiary maintenance template 263 displays a beneficiary maintenance screen 270 providing data on existing beneficiaries for policies of individual or business clients and allowing the user to update the beneficiary data, if authorized to do so. Fig. 62 is a diagram illustrating an exemplary graphical screen display of a rider template 264 of the policy data and values sub-component 251 illustrated in Fig. 13. Selection of the rider template 264 displays a rider screen 271 providing data related to riders on policies that the user is authorized to view. Fig. 63 is a diagram illustrating an exemplary graphical screen display of a benefits/values template 265 of the policy data and values sub-component 251 illustrated in Fig. 13. Selection of the benefits/values template 265 displays a benefits/values screen 272 providing data regarding the current value and status of current policies for individual or business clients. Fig. 64 is a diagram illustrating an exemplary graphical screen display of a policy data maintenance template 266 of the policy data and values sub-component 251 illustrated in Fig. 13. Selection of the policy data

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maintenance template 266 displays a policy data maintenance screen 273 providing policy data for particular policies of individual or business clients, which can be modified by an authorized user. Fig. 65 is a diagram illustrating an exemplary graphical screen display of a beneficiaries template 267 of the policy data and values sub-component 251 illustrated in Fig. 13. Selection of the beneficiaries maintenance template 267 displays a beneficiaries screen 274 providing beneficiary data for particular policies of individual or business clients, including detailed information about the beneficiaries themselves.

Fig. 14 is a block diagram illustrating a menu structure of a library of forms sub-component 252 of the services component 148 illustrated in Fig. 12. The library of forms sub-component 252 allows users to view forms needed by agents for various tasks, such as, for example, changing a beneficiary on a policy. In addition, marketing material for products would be available through the library of forms sub-component 252.

In addition to the tickler options 137 previously described herein with reference to the services component 148, the library of forms sub-component 252 includes the content options 136. The content options 136 of the library of forms sub-component 252, shown in Fig. 14, has a search template 277 that permits a user to search for forms by category. FIGS. 66 and 67 are diagrams illustrating exemplary graphical screen displays of the search template 277 of the library of forms sub-component

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252 illustrated in Fig. 14. Selection of the search  
template 277 generates a search screen 278. Fig. 66 shows  
exemplary search categories 275 from a pull-down box that  
the user may select. Fig. 67 shows exemplary search  
5 delimiters 276 from a pull-down box that the user may  
select in combination with the search categories shown in  
Fig. 66.

Fig. 15 is a block diagram illustrating a menu  
structure of a change request sub-component 253 of the  
10 services component 148 illustrated in Fig. 12. The change  
request sub-component 253 allows agents to electronically  
submit certain change requests on particular policies to  
the appropriate carrier. In addition to the search and  
tickler options 137 and 138 previously described herein  
15 with reference to the services component 148, the change  
request sub-component 253 includes the content options  
136. The content options 136 of the change requests sub-  
component 253, shown in Fig. 14, includes an outstanding  
template 279, an active policies template 280, a change  
20 request template 281 and a POS tracking template 282.

Fig. 68 is a diagram illustrating an exemplary graphical  
screen display of the outstanding template 278 of the  
change request sub-component 253 illustrated in Fig. 15.  
Fig. 69 is a diagram illustrating an exemplary graphical  
25 screen display of the active policies template 280 of the  
change request sub-component 253 illustrated in Fig. 15.  
Fig. 70 is a diagram illustrating an exemplary graphical  
screen display of the POS tracking template 282 of the  
change request sub-component illustrated in Fig. 15. It



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will be apparent that the particular screen displays shown in the content frame 128 could be customized for each different implementation.

Selection of the outstanding template 279 displays an  
5 outstanding screen 370, shown in Fig. 68, allowing the user to view a summary of all outstanding change requests previously submitted to the carrier. Selection of the active policies template 280 displays an active policies screen 371, shown in Fig. 69, allowing the user to view a  
10 listing of all active policies that the user is authorized to view. Selection of the change request template displays a change request screen (not shown) that allows the user to enter certain allowed change requests to policies that the user is authorized to change. The  
15 change request is subsequently electronically submitted to the carrier host 103 from the server 101. Selection of the POS tracking template 282 displays a POS tracking screen 372, shown in Fig. 70, providing data on service requests from clients and allows the user to track the  
20 service request through completion or resolution.

Fig. 16 is a block diagram illustrating a menu structure of the general administration sub-component 254 of the services component 148 illustrated in Fig. 12. The general administration sub-component 254 allows the user  
25 to perform administrative tasks, such as, for example, change passwords, set user preferences, create sales tracks and the like. In addition to the search and tickler options 137 and 138 described above, the general administration sub-component 254 includes the content

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options 136, including a change password template 283, an  
add a plan template 284, an add sales track template 285,  
an add user template 286, an agent maintenance template  
287, a carrier edit template 288, a fund prices template  
5 289, a plan edit template 290, a preferences template 291,  
a commission schedule template 292, a regulator  
maintenance template 293, an edit tips template 294, a  
support calls template 295 and a license renewal template  
296.

10 Figs. 71 through 78 are diagrams illustrating an  
exemplary graphical screen display of the change password  
template 283, the agent maintenance template 287, the  
carrier edit template 288, the plan edit template 290, the  
commission schedule template 292, the regulator  
15 maintenance template 293, the edit tips template 294 and  
the license renewal template 296, respectively, of the  
general administration sub-component 254 illustrated in  
Fig. 16. Fig. 73 shows the pull-down box of the content  
template frame 129 enabled, listing the content templates  
20 283-296 of the general administration sub-component 254.

Selection of the change password template 283  
displays a change password screen 373, shown in Fig. 71,  
allowing the user to change his or her password.  
Selection of the add a plan template 284 displays an add a  
25 plan screen (not shown) allowing the user to add a carrier  
plan to the system. Selection of the add sales track  
template 285 displays an add sales track screen (not  
shown) allowing the user to customize a sales track for  
particular products. Selection of the add user template

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286 displays an add user screen (not shown) that allows the user to add another user to the system 100, thereby enabling the new user to access and use the system 100. Access to the add user template 286 is typically reserved  
5 for managers or carriers. Selection of the agent maintenance template 287 displays an agent maintenance screen 374, shown in Fig. 72, allowing personal data of agents to be entered and modified as necessary, by authorized users. Selection of the carrier edit template  
10 288 displays a carrier edit screen 375, shown in Fig. 73, allowing carrier data to be entered and modified as necessary, by authorized users. Selection of the fund prices template 289 displays a fund prices screen (not shown) that allows the user to view certain mutual fund  
15 prices. Selection of the plan edit template 288 displays a plan edit screen 376, shown in Fig. 74, allowing authorized users to edit carrier plans as necessary. Selection of the preferences template 291 displays a preferences screen (not shown) allowing authorized users  
20 select preferences, such as, for example, whether to override the automatic downgrading of tickler status once a tickler has been opened by the appropriate user. Selection of the commission schedule template 292 displays a commission schedule screen 377, shown in Fig. 75,  
25 allowing authorized users to create, edit and view carrier commission schedules for their licensed agents. Selection of the regulator maintenance template 293 displays a regulator maintenance screen 378, shown in Fig. 76, allowing users to view information about state insurance

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regulators. Selection of the edit tips template 294 displays an edit tips screen 379, shown in Fig. 77, allowing users to view tips provided by carriers or others. Selection of the support calls template 295  
5 displays a support calls screen (not shown) providing information to users regarding who to contact for questions regarding particular products or carriers. Selection of the license renewal template 296 displays a license renewal screen 380, shown in Fig. 78, allowing  
10 authorized users to view a summary of when licenses for particular agents need to renewed.

Fig. 17 is a block diagram illustrating a menu structure of an agent tools sub-component 255 of the services component 148 illustrated in Fig. 12. The agent  
15 tools sub-component 255 provides the user with tools and documents designed to assist the user. In addition to the search and tickler options 137 and 138 previously described herein with reference to the services component 148, the agent tools sub-component 255 provides the  
20 content options 136, shown in Fig. 14. The content options 136 includes a 401k withdrawal template 297, a production report template 298, a quick report template 299, an illustration history template 300 and a tickler archive template 301. Fig. 79 is a diagram illustrating  
25 an exemplary graphical screen display from the agent tools sub-component 255 illustrated in Fig. 17, showing the pull-down box of the content template frame 129 enabled, listing the content templates 297-301 of the agent tools sub-component 255.

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Selection of the 401k withdrawal template 297 displays a 401k withdrawal screen (not shown) providing calculated information about the consequences of early withdrawals from a 401k retirement plan. Selection of the  
5 production report template 298 displays a production report screen (not shown) providing the user with information relating to client contact history and sales made. Selection of the quick report template 299 displays a quick report screen (not shown) and provides tools for  
10 the user to calculate desired information, such as, for example, calculating savings needed for retirement, calculating social security benefits, and the like. Selection of the tickler archive template 301 displays a tickler archive screen (not shown) listing the users  
15 archived ticklers for a user-specified period of time.

Fig. 79 is a diagram illustrating an exemplary graphical screen display of the illustration history template 300 of the agent tools sub-component 255 illustrated in Fig. 17. Selection of the illustration  
20 history template 300 displays an illustration history screen 381, showing illustration cases that are inactive. This is particularly useful for carriers to review what products have been shown and how often illustrations have been run on certain products. This information, combined  
25 with actual application submission information enables the carrier to determine which products are not successful (i.e., products being shown but few interested clients), which products are successful (i.e., products being shown and bought by clients), and which products are inactive

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(i.e., products rarely being shown to clients). Such information enables the carrier to make solid business decisions regarding their products and to provide assistance and information to agents regarding their products, when needed.

Fig. 18 is a block diagram illustrating a menu structure of the contracting and licensing sub-component 256 of the services component 148 illustrated in Fig. 12. The contracting and licensing sub-component 256 provides the user with the ability to view licenses between carriers and agents or agencies and to view states in which certain agents are authorized to sell particular carrier products. In addition to the search and tickler options 137 and 138 described above, the contracting and licensing sub-component 256 also has the content options 136, shown in Fig. 18. The content options 136 includes an agent template 302, an additional information template 303, a license template 304, a contract template 305, an appointment template 306, a NASD template 307, a professional liability template 308, a license requirement template 309, and a NASD requirement 310.

Figs. 80-86 are diagrams illustrating exemplary graphical screen displays of the agent template 302 of the contract and licensing sub-component 256, the additional information template 303, the license template 304, the contract template 305, the appointment template 306, the NASD template 307, and the NASD requirement template 310, respectively, of the contract and licensing sub-component 256 illustrated in Fig. 18. Fig. 80 shows the pull-down

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box of the content template frame 129 enabled, listing the templates 302-310 of the contracting and licensing sub-component 256.

Selection of the agent template 302 displays an agent  
5 screen 380, shown in Fig. 80, listing general information about selected agents to authorized users. Selection of the additional information template 303 displays an additional information screen 381, shown in Fig. 81, allowing authorized users to view more detailed and  
10 personal information about selected agents. Selection of the license template 304 displays a license screen 382, shown in Fig. 82, that allows authorized users to view a selected agent's existing product licenses and also provides general license information. Selection of the  
15 contract template 305 displays a contract screen 383, shown in Fig. 83, that allows authorized users to view existing contracts between a selected agent and any carriers and also allow a user to request a contract with a particular carrier. Selection of the appointment  
20 template 306 displays an appointment screen 384, shown in Fig. 84, that allows authorized users to view existing appointments between a selected agent and any carriers and to request appointments from particular carriers. Selection of the NASD template 307 displays a NASD screen  
25 385, shown in Fig. 85, that allows users to view existing NASD licenses granted. Selection of the professional liability template 308 displays a professional liability screen (not shown) that allows authorized users to view professional liability coverage data for selected agents.

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Selection of the license requirement template 309 displays a license requirement screen (not shown) that allows authorized users to view license requirements for existing licenses between selected agents and their carriers.

- 5 Selection of the NASD requirement template 310 displays a NASD requirement screen 386, shown in Fig. 86, that allows users to view NASD licensing requirements.

Fig. 19 is a block diagram illustrating a menu structure of the agent commissions sub-component 257 of the services component 148 of Fig. 12. The agent commissions sub-component 257 provides the user with the ability to view current commission information and to reconcile their commissions received with commissions anticipated. In addition to the search and tickler options 137 and 138 previously described herein with reference to the services component 148, the agent commissions sub-component 257 also has the content options 136, shown in Fig. 19. The content options 136 includes a summary template 311, a display by carrier template 312, a display by product template 313 and an anticipated commissions template 314. Fig. 87 is a diagram illustrating an exemplary graphical screen display of the anticipated commissions template 314 of the agent commissions sub-component 257 illustrated in Fig. 19.

25 Fig. 87 shows the pull-down box of the content template frame 129 enabled, listing the content templates 311-314 of the agent commissions sub-component 257.

Selection of the summary template 311 displays a summary screen (not shown) allowing authorized users to



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view a summary of commissions for a selected agent.  
Selection of the display by carrier template 312 displays  
a display by carrier screen (not shown) allowing  
authorized users to view a selected agent's commissions  
5 ordered according to carrier. Selection of the display by  
product template 313 displays a display by product screen  
(not shown) allowing authorized users to view a selected  
agent's commissions ordered according to products sold.  
Selection of the anticipated commissions template 314  
10 displays an anticipated commissions screen 386, shown in  
Fig. 87, that allows authorized users to view anticipated  
commissions from carriers. This data permits the agent to  
reconcile the anticipated commissions with commissions  
actually received. The anticipated commissions data is  
15 preferably downloaded periodically from the carrier host  
103 to the server 101.

Fig. 20 is a block diagram illustrating a menu  
structure of the continuing education sub-component 258 of  
the services component 148 illustrated in Fig. 12. The  
20 continuing education sub-component 258 provides the user  
with the ability to track the current status of their  
continuing education requirements and credits in each of  
the states in which they are licensed to sell certain  
carrier products. In addition to the search and tickler  
25 options 137 and 138 previously described herein with  
reference to the services component 148, the continuing  
education sub-component 258 also has the content options  
136, shown in Fig. 20. The content options 136 includes a  
CE (continuing education) status template 315 and a CE

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(continuing education) earned template 316. It will be apparent that the particular screen displays shown in the content frame 128 of a screen display for the CE status template 315 and the CE earned template 316 could be  
5 customized for each different implementation.

Selection of the CE status template 315 displays a CE status screen (not shown) allowing authorized users to view a summary of continuing education requirements for a selected agent in all of the states in which the selected  
10 agent is authorized to do business. Selection of the CE earned template 316 displays a CE earned screen (not shown) allowing authorized users to view the continuing education credits earned by a particular agent. In addition, the CE status screen, the CE earned screen or  
15 other screens within the continuing education sub-component 258 may allow an authorized user with the ability to enter credits earned into the system in order to keep track of this information, and may allow users to access a list of available sources for continuing  
20 education credits.

Fig. 21 is a block diagram illustrating a menu structure of the agent forum sub-component 259 of the services component 148 illustrated in Fig. 12. The agent forum sub-component 259 provides the user with the ability  
25 to communicate with other agents. In addition to the search and tickler options 137 and 138 previously described herein with reference to the services component 148, the agent forum sub-component 259 also has the content options 136, shown in Fig. 21. The content

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options 136 includes a forum information and access template 317. It will be apparent that the particular screen displays shown in the content frame 128 of a screen display for the forum information and access template 317  
5 could be customized for each different implementation.

Selection of the forum information and access template 317 displays a forum information and access screen (not shown) allowing agents to send messages and have chat sessions over the Internet 105 with other  
10 agents. In addition, the forum information and access screen or other screens within the agent forum sub-component 259 may provide information to agents regarding upcoming chat sessions or informational communication through the agent forum sub-component 259.

15 With reference to all of the exemplary graphical screen displays for components 142-148 and sub-components 361-369, the particular screen displays shown in the content frame 128 may be customized for each different implementation. Also, the menu screens and office  
20 function screens may also be customized for specific needs and desires of carriers and agents.

As previously explained herein, both the search options 137 and the tickler options 138 can be used to retrieve desired data relating to a particular client,  
25 carrier, product, agent or other available data. However, when a particular screen is accessed within the system, the system 100 will complete the templates with default data of whatever information the user had last accessed within the system. This reduces the need of the user to

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perform new search functions each time a new screen is accessed.

Fig. 22 represents standard options of the system 100 that are available through every screen of the system 100.

5 The standard options include a help option 318, an electronic mail option 319, a print option 320 and a calendar option 321. These options are preferably located in the accessory frame 133 of the screen, as shown in Fig. 23. FIGS. 24-87 show an example of the help, electronic

10 mail, print and calendar options 318-321 on screen displays. The help option 318 provides informational data related to how the on-line system 100 operates and the functions available to the user. The electronic mail option 319 provides the user with the ability to link

15 directly to the Internet 105 to communicate with others via an electronic mail message. The print option 320 permits the user to print forms, letters and other information directly to a local printer. The calendar option allows the user to access an electronic calendar

20 for recording appointments, and other information needed by the user.

Fig. 89 is a block diagram illustrating the main data tables used in the database 149 in which data for the system 100 is stored. The database 149 includes a carrier

25 table 325, an agent table 326, a business table 327, a frames table 328, a forms table 329, a regulator table 330, a broker-dealer table 331, an agency table 332, a plans table 333, a client coverage table 334, a mutual

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fund table 335, a client table 336, and a subscription table 337.

#### *Logic Flow*

FIGS. 90-100 are flow charts illustrating the logic performed by the main server 101 in executing the functions of one embodiment of a system according to the present invention. The system 100 provides a dynamically generated computer application. Thus, the visual representations of the screens are provided in real-time. In addition, the system 100 is capable of logging all interactions of the user while the user accesses the system 100.

Fig. 90 is a flow chart representing a login manager process 400 that controls initial access to the on-line functions of the system 100. First, block 401 of the login manager process 400 verifies the user's login identifier and password. If the login identifier and password are found, then block 402 determines the user profile. Block 402 retrieves the user profile from the database 149 and provides user-selected preferences such as, for example, the background color of the screen, options relating to ticklers, and the like. The user profile also provides classification information such as, the group code to which the user currently accessing the system is assigned. The group code classification determines which functions of the system 100 the user is authorized to access. Access to carrier originated information (e.g., data transmitted from the carrier host 103 to the main server 101 and subsequently stored on the

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database 149), is strictly controlled by the system 100 based upon the user's contract with the carrier and the user's security level.

In the last block 403 of the login manager process 5 400, a persistent data store is initiated for the current user in the current session. The persistent data store keeps track of user information while the user is on-line. Thus, persistent data is maintained for the user while the user's accesses the system.

10 Fig. 91 is a flow chart representing a present main menu process 404 that controls the functions of the main menu 141 (exemplary screen display shown in Fig. 24). First, block 405 computes alerts for the main menu 141. That is, the command blocks 342-348 (shown in Fig. 24) of 15 the main menu 141 are color coded with the color of the tickler having the highest priority within the component represented by the particular command block. Fig. 92 is a flow chart representing a select tickler process 410 for determining the color of each command block 342-348 in the 20 main menu 141. This select tickler process 410 is called by the block 405. In the select tickler process 410, block 411 first determines the particular component and user. Block 412 selects all non-archived ticklers that correspond to the particular component and user and that 25 have the current day's date or an earlier date. Block 413 evaluates whether any ticklers have been selected that correspond to the particular component and user and having the current day's date or an earlier date. If any ticklers have been selected, then block 414 identifies the

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tickler having the highest priority within the selected ticklers. Block 415 sets the color of the command block corresponding to the particular component to the same color of the identified tickler from the previous block 414. However, if no ticklers are selected that correspond to the particular component and user and having the current day's date or an earlier date, because, for example, all ticklers corresponding to the particular component and user have dates after the current day's date, then block 416 sets the color of the command block corresponding to the particular component to a default color. In a preferred embodiment, the default color is the color indicating the lowest priority, such as, for example black. The select tickler process 410 is performed for each component 142-148 of the system until the color of each command block 342-348 of the main menu 141 is updated with the appropriate current color. After the select tickler process 410 is performed for each component 142-148, the block 406 of the present main menu process 404 enables the main menu selection by the user.

Each selection by the user of a component or sub-component (e.g., by activating a command block 142-148 from the main menu screen 209, or by activating a command block 361-369 from the administrative and agent sub-menu screen 339) is processed by a framebuilder process 420, shown in flowchart format in Fig. 93, which dynamically determines how to build the particular screen requested by the user. First, a framebuilder security access control process 426, shown in flowchart format in Fig. 94, is

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called in block 421 of the framebuilder process 420 to determine which forms (or templates as previously described herein) are available to the user's particular group code classification. Block 427 of the framebuilder security access control process 426 determines the user's group code classification by reading a user login record. The user login record contains the user's login identification, password and group code classification. Block 428 then compiles a list of all forms (or templates) that are authorized to be used by the user's group code classification. Finally, block 429 populates the form or template choices with the list of authorized forms that the requesting user is authorized to access, so that the user will be able to select a desired form from the list of authorized forms.

Control then returns to the framebuilder process 420 and block 422 retrieves the appropriate frame definitions. The frame definitions define how to build the screen. That is, the screens are dynamically generated sets of frames, shown in Fig. 23. The framebuilder process 420 generates code and data into the smaller frames, such as the heading frame 134, the navigation frame 132, the accessory frame 133, the action frame 135, the content template frame 129 and the selection template frame 131. Block 423 then invokes the formbuilder process 435, which generates code and data into the selection frame 130 and the content frame 128. which is a process shown in flowchart format in Fig. 95.



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The formbuilder process 435 builds the frames of the screen that contain interactive data elements. Block 436 of the formbuilder process examines the user's persistent data store to determine whether the user is still  
5 authorized to access the system 100. If at any time a user's persistent data store is altered to represent a unique, predefined value or pattern, or if the user's persistent data store is deleted, then block 437 will disconnect the user from access to the system 100. This  
10 function allows real-time security maintenance of the on-line system 100. If the user's persistent data store information is still valid, then block 438 calls the formbuilder screen access control 450 to determine whether the user is authorized to access the particular user  
15 selected form.

Fig. 96 is a flow chart representing the steps performed by the formbuilder screen access control 450. Block 451 reads the user's group code classification from the user's login record. Block 452 checks whether the  
20 user's group code classification is authorized to access the particular user selected form. If the user's group code classification is not authorized to access the particular user selected form, then the authorization fails. Block 453 indicates that authorization to access  
25 the particular user requested form has failed. If the user's group code classification is authorized to access the particular user requested form. Block 454 indicates that authorization to access the requested form has succeeded.

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Control passes back to the formbuilder process 435. If authorization failed from the formbuilder screen access control process 450, then block 439 displays and builds the screen and displays an error message. However, if  
5 authorization succeeded from the formbuilder security access control process 450, then block 440 retrieves the form definition information for the particular user selected form. Block 441 then calls the hierarchy security process 460, shown in flowchart format in Fig.  
10 97. Block 461 of the hierarchy security process 460 determines the name of the data tables from the form definition retrieved by block 440. The data tables are those shown and described with reference to Fig. 89, which must be accessed to provide the data for the particular  
15 user selected form. Block 462 then determines the category of the data tables. The category represents the particular type of information being requested by the user, such as, for example, agency, agent, client, coverage, fact finding, tickler and other categories of  
20 information. After the category has been determined, block 463 performs a search through the hierarchy of users to determine which users at the requesting user's level and below have authorized other users to access the particular category of information. Block 464 then  
25 compiles a list of the users found. The hierarchy of users may be, for example, from top to bottom: carriers, agencies, agents and sub-agents.

For example, if an agency, such as a manager X in an agency, requests fact finding information, then agents of

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manager X and sub-agents of the agents of manager X will be searched to determine whether their profiles have been configured to allow a user directly above in the hierarchy to review their fact finding information. For example,

5 the agent's profile will be examined to determine whether the agent authorized manager X to view the agent's fact finding information. If the agent's profile allows access to manager X, then manager X can view the data.

Otherwise, manager X cannot review the data. However, the

10 sub-agent's profile will be examined to determine whether the sub-agent granted access to the agent to review the sub-agent's fact finding data. If the sub-agent's profile allows access to the agent, then the agent can view the sub-agent's data. Otherwise, the agent cannot review the

15 sub-agent's data. Manager X will only be allow to view the sub-agent's fact finding data if both the agent authorized manager X to access the agent's data and the sub-agent authorized the agent to access the sub-agent's data. In a preferred embodiment, the sub-agent cannot

20 directly authorize manager X to access the sub-agent's data. Block 464 would compile a list of the users found who had authorized manager X to view their fact finding data.

Once a list has been compiled of users who have

25 authorized the requesting user to access their data, control returns to the formbuilder process 435. Block 442 dynamically manufactures all needed program code, such as SQL statements, to retrieve data from the database server 102. Thus, in the example provided, the list of users is

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incorporated into SQL statements, which then query the data tables 325-335 of the database 149 for any users' data that manager X has been authorized to access. Block 443 then retrieves any authorized data from the database 149. Finally, block 444 computes validation rules for the particular user requested form. Block 445 then generates the form. In a preferred embodiment, block 445 generates HTML code for the form, which is then transmitted from the main server 101 to the browser 122 via the Internet 105 for display on the user's terminal 104.

Fig. 98 is a flowchart of a data sharing process 470 which may be called by the formbuilder process 435. For example, the data sharing process 470 may be called from block 441 if the hierarchy security process is not called. The data sharing process permits a user to allow another user, who is not connected directly upwardly or downwardly to the user in the hierarchy chain to have access to the user's data or portions of the user's data. Subscription tables 337 (as shown in Fig. 89) are used to accomplish this function. Subscription tables delineate which users have been authorized to view another user or users' information and which portions of the other user or users' information is available. Thus, block 471 of the data sharing process 470 consults subscription tables to determine the information to which the current user has been given a subscription. Block 472 then determines the scope of the information to which the current user has authorization. Finally, block 473 retrieves the requested information for the formbuilder process. The formbuilder

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process 435 then proceeds to generate the form. As previously explained herein, in a preferred embodiment, block 445 generates HTML code for the form, which is then transmitted from the main server 101 to the browser 122 via the Internet 105 for display on the user's terminal 104.

Fig. 100 is a flow chart representing the steps performed by a formsaver process 500, which is called to insert, modify and delete data entered by the user into screen displays of particular forms. Block 501 receives the data from the form. Block 502 determines the type of modification requested by the user (i.e., insert data, modify data, delete data). Block 503 reads the form definition for the form that was accessed by the user. The form definition defines how the received data is to be stored. Block 504 calls the formbuilder screen access control process 450 to determine whether the user is authorized to access the form. If the authorization fails, the data is not saved and block 507 displays an error message and logs the result. If authorization succeeds, then the hierarchy security process 460 is called to determine whether the user has hierarchical authorization to access the form. If authorization fails the data is not saved and block 507 displays an error message and logs the result. If authorization succeeds, then block 506 dynamically constructs SQL statements that perform the actual modification to the database 149. Finally, if the database 149 is successfully updated, then block 507 displays a message and logs the result.

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Finally, Fig. 99 represents a flow chart of the logic related to tickler operations processing 480. In block 481, the user selects a tickler 356 from one of the screens by activating a tickler box 350. Block 482 calls the formbuilder process 435 to build the appropriate forms for the tickler. Block 490 checks whether the user profile has been overridden. If it has been overridden, then processing bypasses blocks 491 and 492. If the user profile has not been overridden then block 491 checks whether the priority indicator 355 of the tickler is red. If it is red, then block 492 changes the priority indicator 355 to green. Thus, a highest priority tickler is automatically downgraded to a lower priority when the tickler is opened by the user, provided that the user's profile has not been overridden with respect to this processing. Block 493 then checks whether the user has manually selected a priority for the tickler. If not, then no change is made to the priority indicator 355 of the tickler. If the user has manually selected a priority for the tickler 356, then block 494 saves the manually entered color selection. Thus, the color ticklers which indicate priority of the ticklers, can be either automatically or manually controlled.

It is to be understood that even though numerous characteristics and advantages of various embodiments of the present invention have been set forth in the foregoing description, together with details of the structure and function of various embodiments of the invention, this disclosure is illustrative only. Changes may be made in

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detail, especially in matters of structure and arrangement of parts within the principles of the present invention to the full extent indicated by the broad general meaning of the terms in which the appended claims are expressed.

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What is claimed is:

1. An on-line sales automation system for use by a user on an interactive communication network, comprising:

(a) at least one personal computing device for generating graphical data, said personal computing device including a display device for displaying said graphical data to said user;

(b) an input device, operatively connected to said personal computing device, for receiving data input by said user;

(c) a repository for storing client data for a plurality of clients of at least one user and product data for at least one product provided by at least one carrier;

(d) communication means for transmitting data among said personal computing device, said carrier, and said repository, said communication means operating across an interactive communication network;

(e) a processor, operatively connected to said communication means, for generating a plurality of action items for said user, each of said action items including a visual indicator representing one of a plurality of statuses, each of said visual indicators defining one of a plurality of colors, each one of said plurality of colors representing one of said plurality of statuses, wherein said processor transmits said action items to said personal computing device for display on said display device.



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2. The sales automation system of claim 1 wherein each one of said visual indicators defines one of a plurality of patterns, each of said plurality of patterns representing one of said plurality of statuses.

3. The sales automation system of claim 1 wherein said plurality of statuses defines a range of statuses;

said processor generating a plurality of components selectable by said user and a graphical menu having a plurality of symbols;

each of said symbols representing one of said plurality of components, each of said action items categorized within one of said plurality of main functions, at least one of said categorized action items in each of said functions having a highest status within said range of statuses relative to other categorized action items within said function;

each of said symbols being color coded in the color of the visual indicator of the action item having said highest status within the function represented by said symbol; and

said processor transmitting said graphical menu to said personal computing device for display on said display device.

4. The sales automation system of claim 1 wherein said statuses define a range of statuses including

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highest priority, high priority, medium priority and low priority.

5. The sales automation system of claim 3 wherein said plurality of colors includes red, green, yellow and black representing said high priority, medium priority and low priority, respectively.

6. The sales automation system of claim 1 wherein each of said visual indicators of said plurality of action items is automatically reset to a color corresponding to a lower status in response to said user selecting said action item for display on said display device of said personal computing device.

7. The sales automation system of claim 1 wherein said action items are generated by said processor in response to said user entering data into said input device representing an action item to be generated.

8. The sales automation system of claim 1 wherein said action items are generated by said processor in response to said carrier transmitting data to said processor representing an action item to be generated.

9. The sales automation system of claim 1 wherein said action items are generated by said processor in response to said data in said central repository being updated by one of said carrier and said user.

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10. An on-line insurance sales automation system for assisting an insurance user in selling and servicing clients, said insurance sales automation system comprising:

(a) at least one personal computing device for generating graphical data, said personal computing device including a display device for displaying said graphical data to said user;

(b) an input device, operatively connected to said personal computing device, for receiving data input by said user;

(c) a communication line for transmitting data between said personal computing device and a carrier, said communication line operating across an interactive communication network;

(d) a repository for storing client data for a plurality of clients of at least one user, product data for a plurality of products of at least one carrier, application form data for each of said plurality of products, and requirement data for determining which forms of said application form data are required for a selected one of said plurality of products in a selected geographic area;

(e) said product data, said application form data and said requirement data being received from said carrier through said communication line; and

(d) a processor operatively coupled to said personal computing device, said repository and said

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carrier through said communication line, said processor providing an illustration of a selected product to the graphical user interface means for display to the user on the display device, said illustration generated based upon said selected product data and said selected client data received from said repository, said processor generating a list of forms required for said selected product in a selected geographic area, said processor providing each of said forms from said list of forms to said personal computing device through said communication line.

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11. A computerized method of on-line sales over an interactive communication network, comprising:

receiving data input from an user computer;

storing client data for a plurality of clients of at least one user and product data at least one product provided by at least one carrier;

generating a plurality of action items for said user computer, each of said action items including a visual indicator representing one of a plurality of statuses, each of said visual indicators defining one of a plurality of colors, each one of said plurality of colors representing one of said plurality of statuses; and

transmitting said action items to said user computer.

12. The method of claim 11 wherein each one of said visual indicators defines one of a plurality of patterns, each of said plurality of patterns representing one of said plurality of statuses.

13. The method of claim 11 further comprising the steps of:

generating a plurality of main functions selectable by said user;

generating a graphical menu having a plurality of symbols;

transmitting said graphical menu to said user computer;

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said plurality of statuses defining a range of statuses and each of said symbols represent one of said plurality of main functions, each of said action items categorized within one of said plurality of main functions, at least one of said categorized action items in each of said functions having a highest status within said range of statuses relative to other categorized action items within said function; and

each of said symbols being color coded in the color of the visual indicator of the action item having said highest status within the function represented by said symbol.

14. The method of claim 11 wherein said statuses define a range of statuses including highest priority, high priority, medium priority and low priority.

15. The method of claim 13 wherein said plurality of colors includes red, green, yellow and black representing said high priority, medium priority and low priority, respectively.

16. The method of claim 11 wherein each of said visual indicators of said plurality of action items is automatically reset to a color corresponding to a lower status in response to said user selecting said action item for display on said display device of said personal computing device.

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17. The method of claim 11 wherein said action items are generated by said processor in response to said user entering data into said input device representing an action item to be generated.

18. The method of claim 11 wherein said action items are generated by said processor in response to said carrier transmitting data to said processor representing an action item to be generated.

19. The method of claim 1 wherein said action items are generated by said processor in response to said data in said central repository being updated by one of said carrier and said user.

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20. A computerized method over an interactive communications network for assisting an insurance user in selling and servicing clients comprising:

- (a) receiving data input by an user computer;
- (b) storing client data for a plurality of clients of at least one user, product data for a plurality of products of at least one carrier, application form data for each of said plurality of products, and requirement data for determining which forms of said application form data are required for a selected one of said plurality of products in a selected geographic area;
- (c) providing an illustration of a selected product to the user computer, said illustration generated based upon said selected product data and said selected client data;
- (d) generating a list of forms required for said selected product in a selected geographic area; and
- (e) providing each of said forms from said list of forms to said user computer.



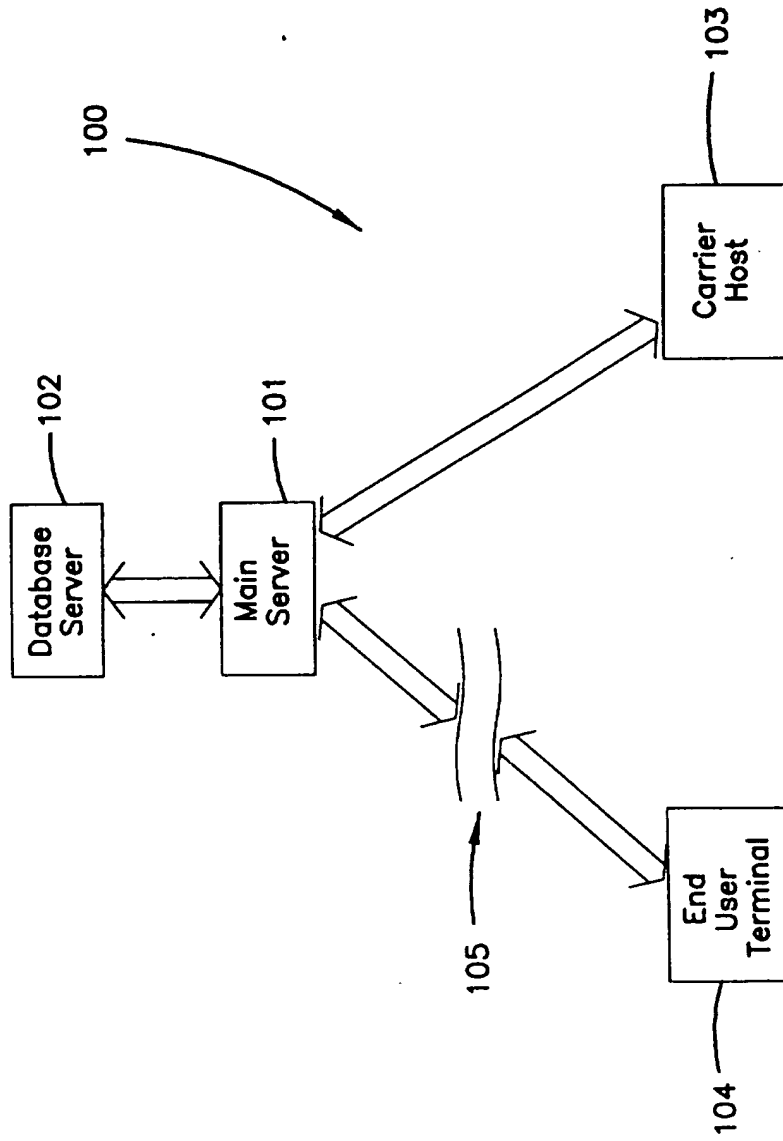


FIG. 1

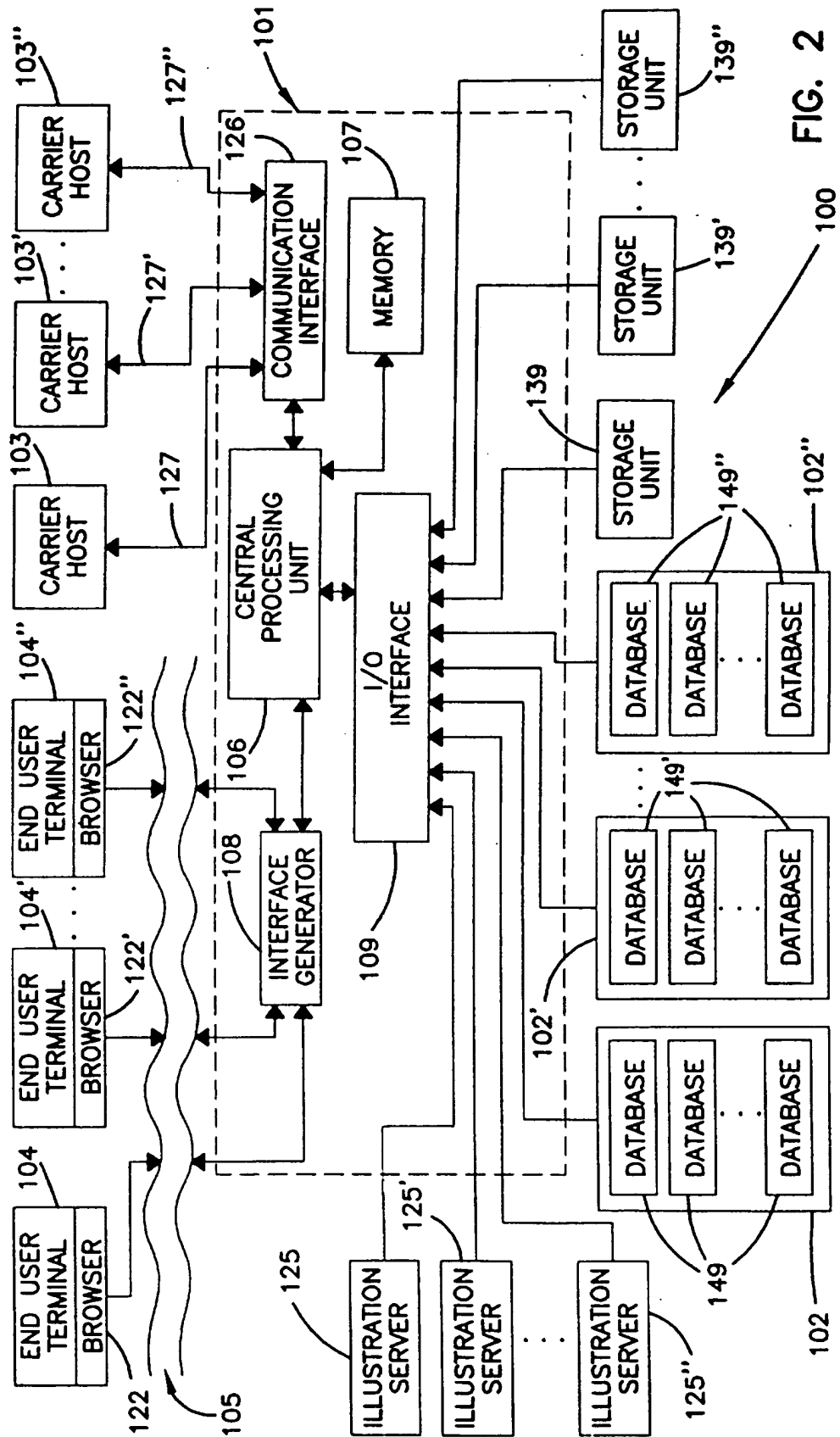


FIG. 2

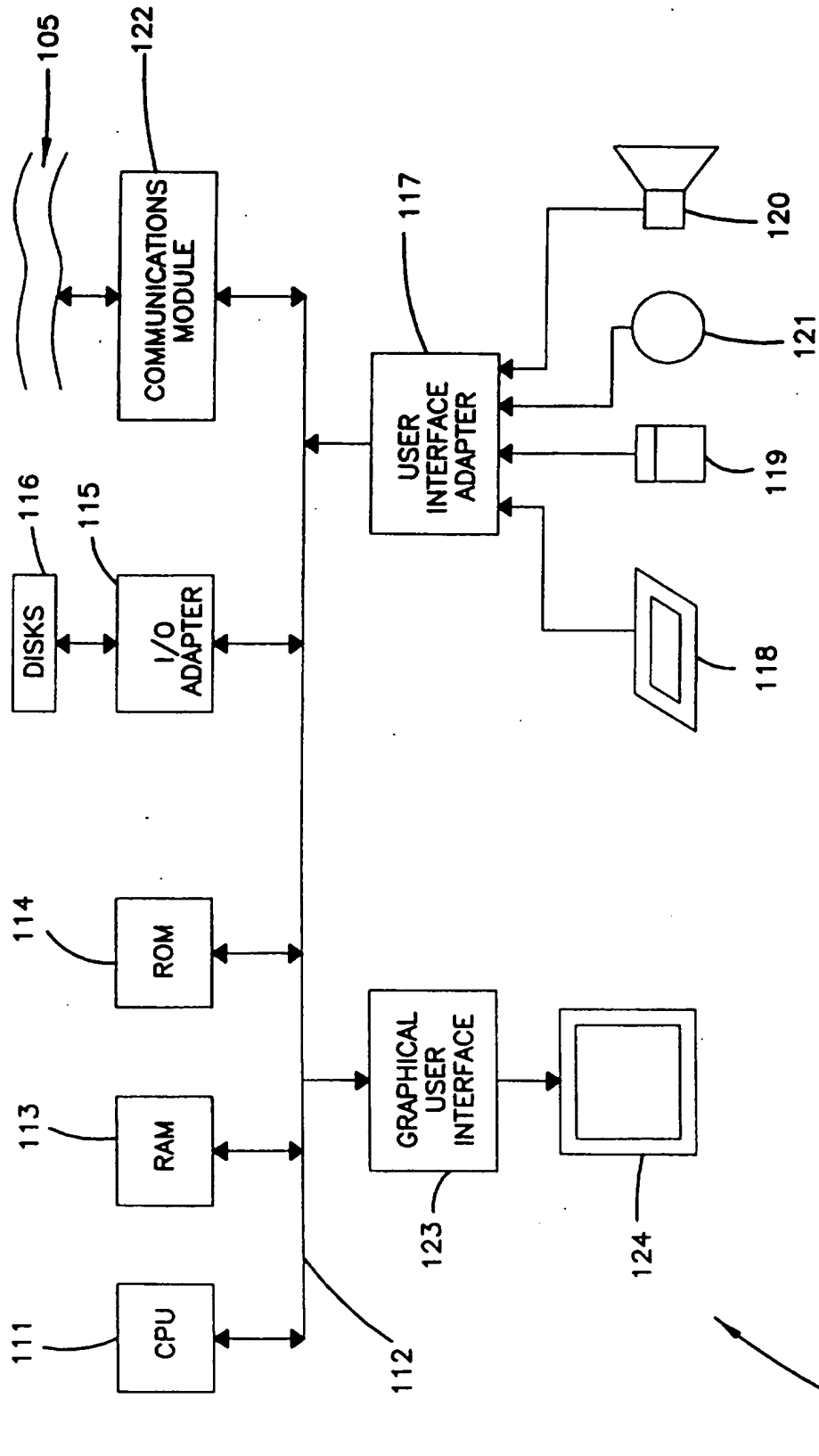


FIG. 3

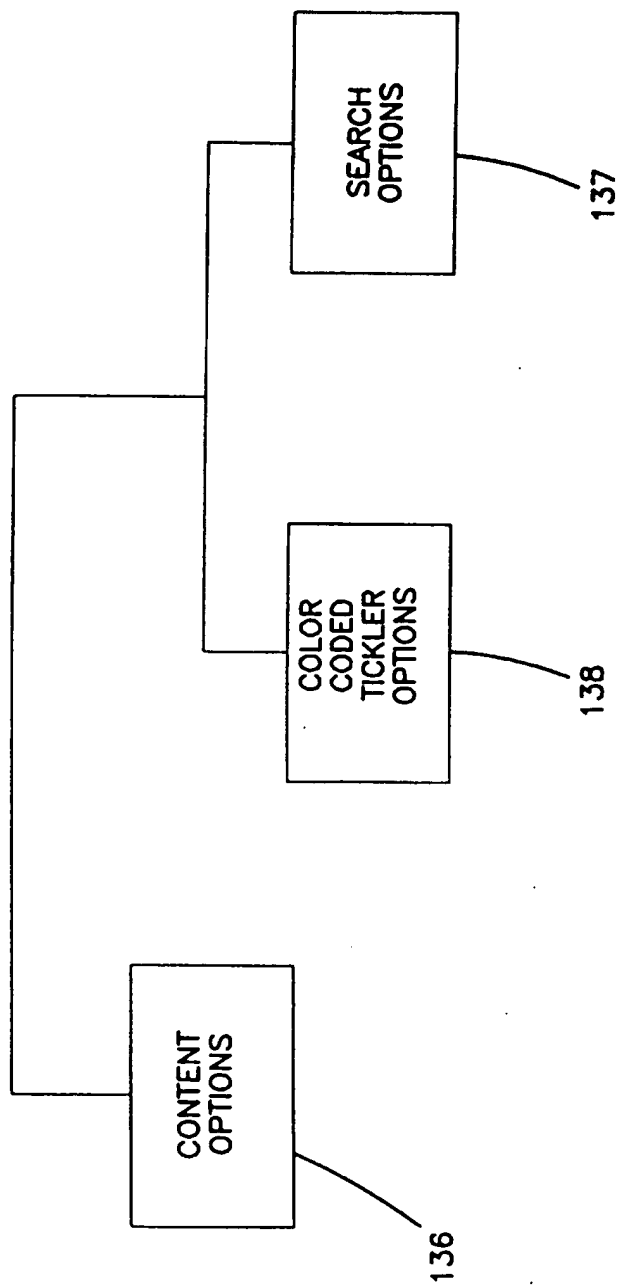


FIG. 4

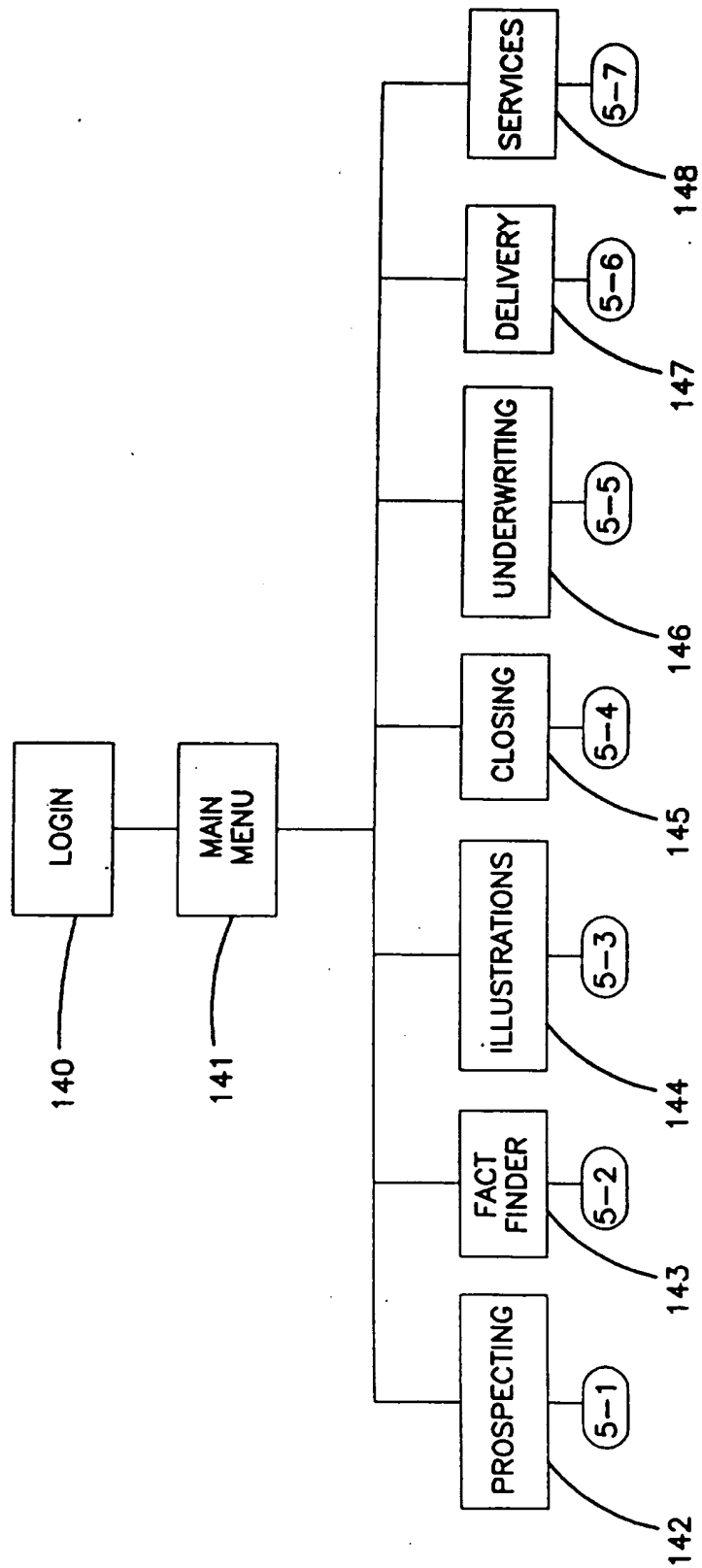
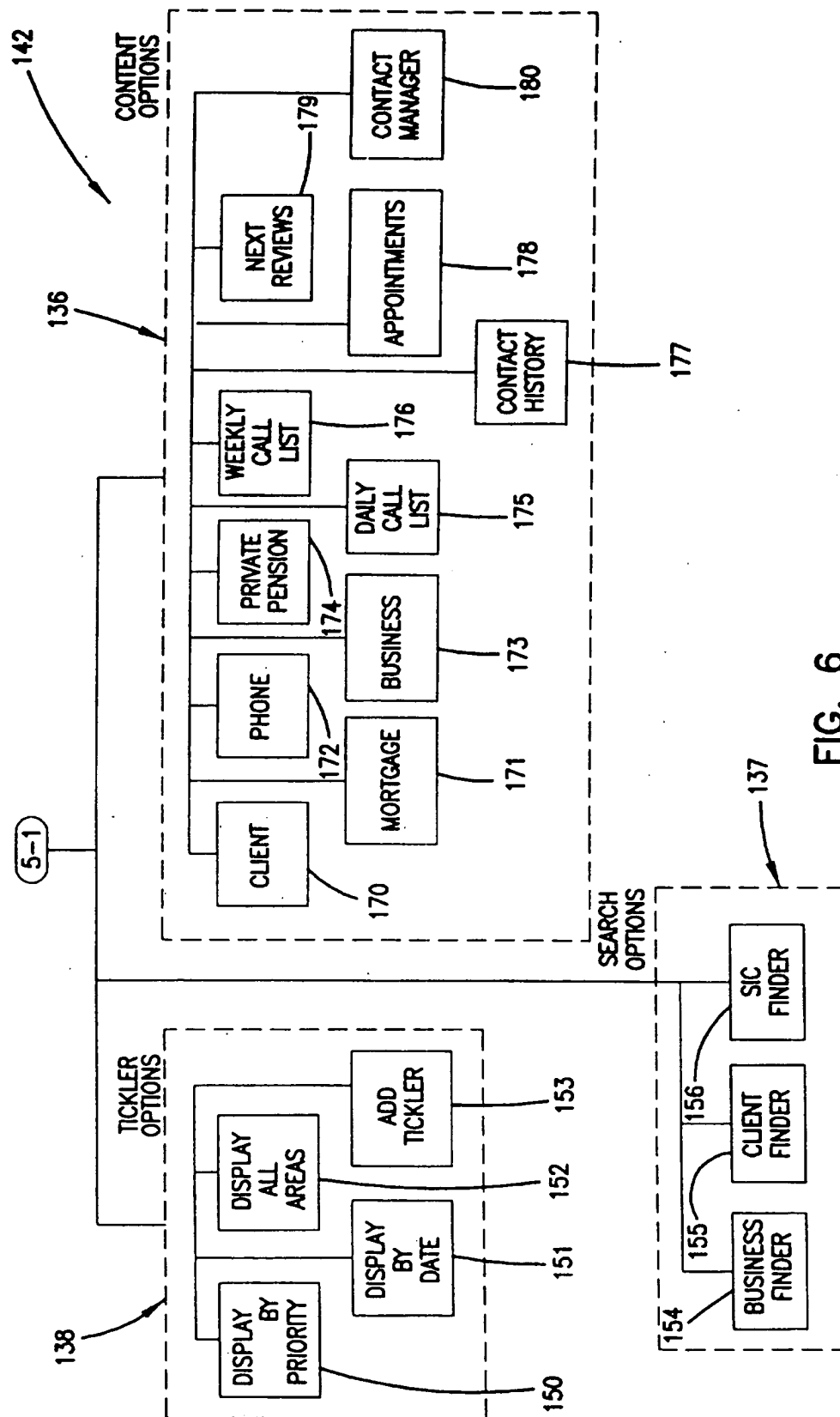


FIG. 5



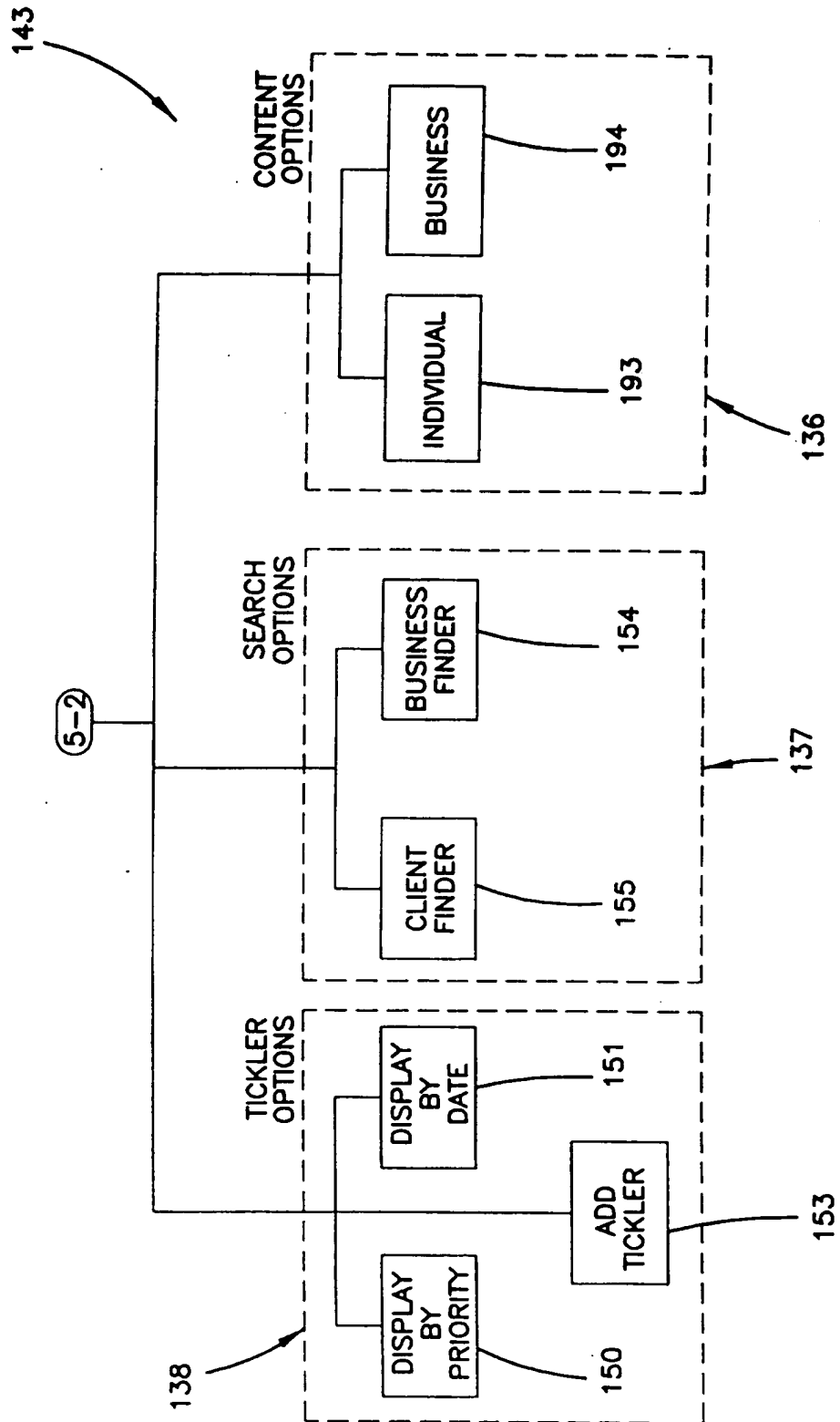


FIG. 7

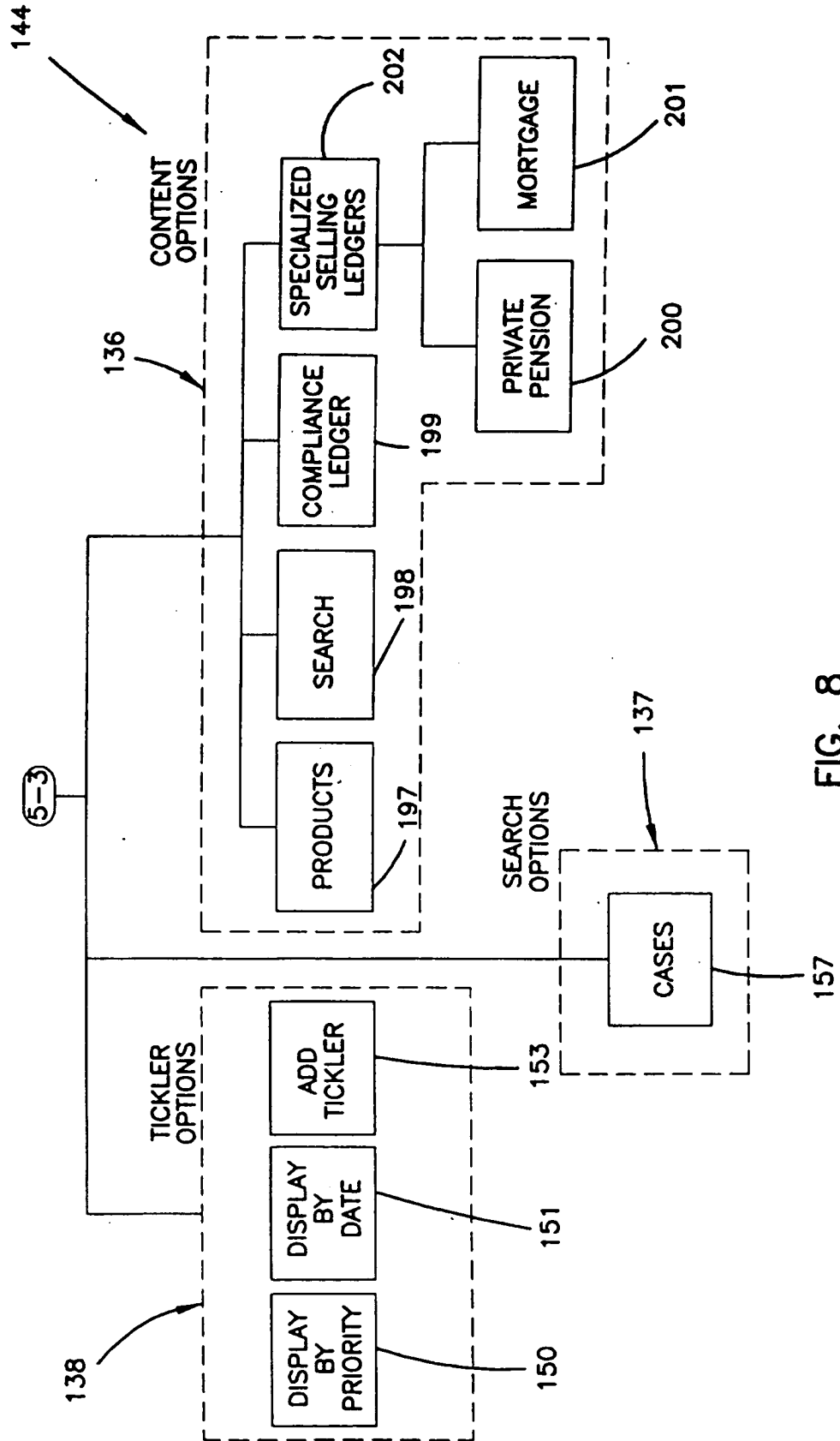


FIG. 8



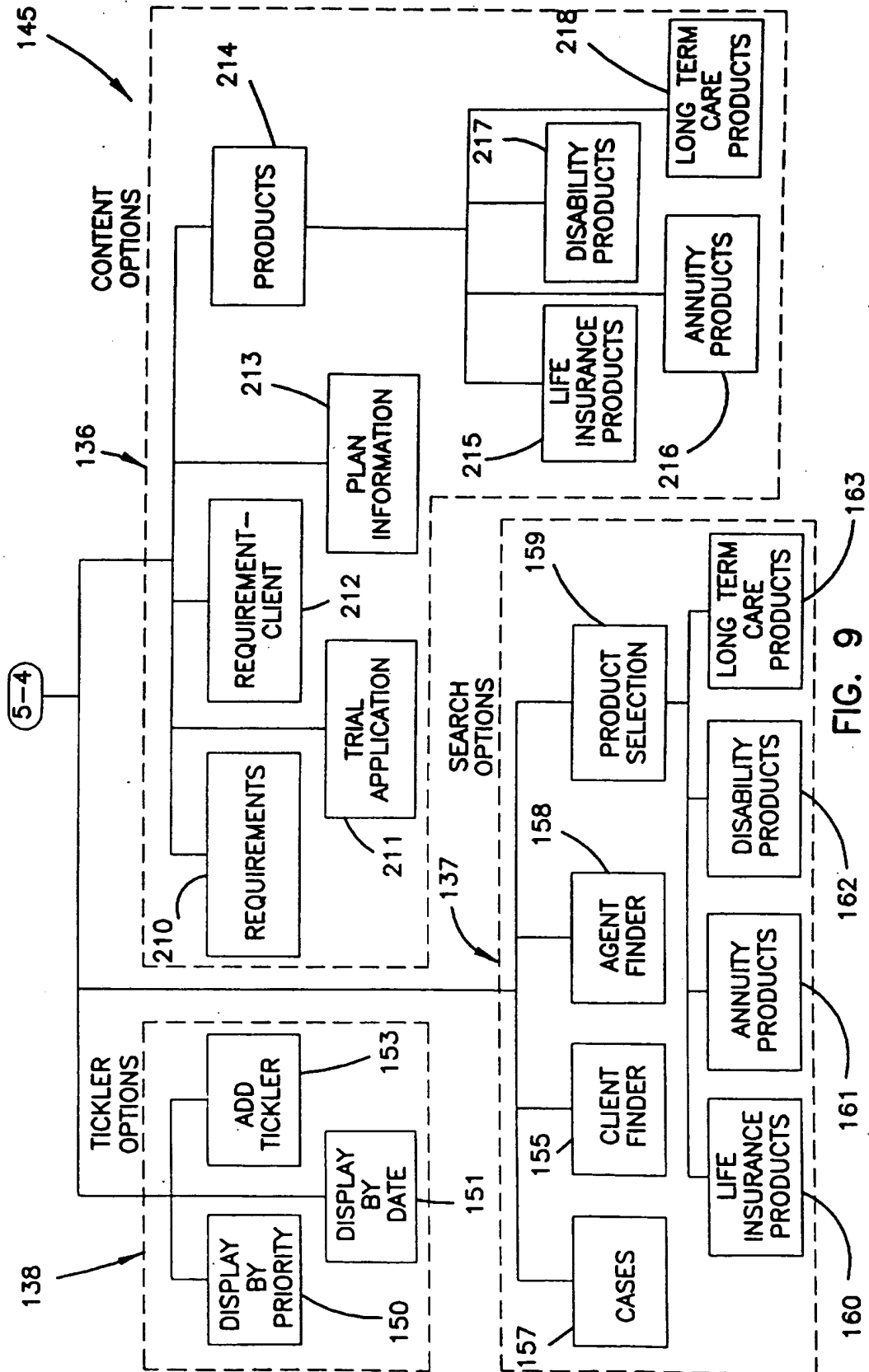


FIG. 9

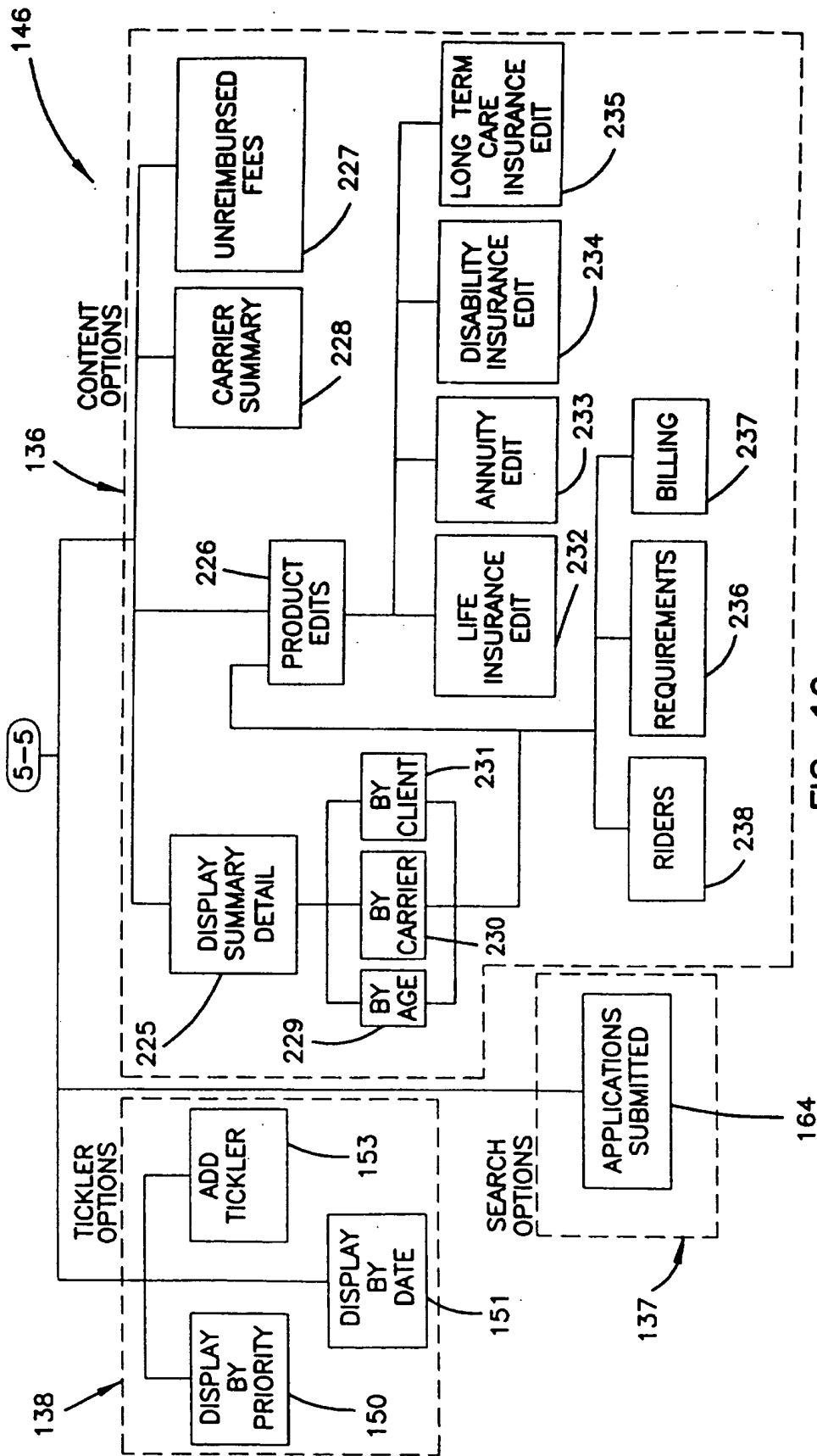


FIG. 10

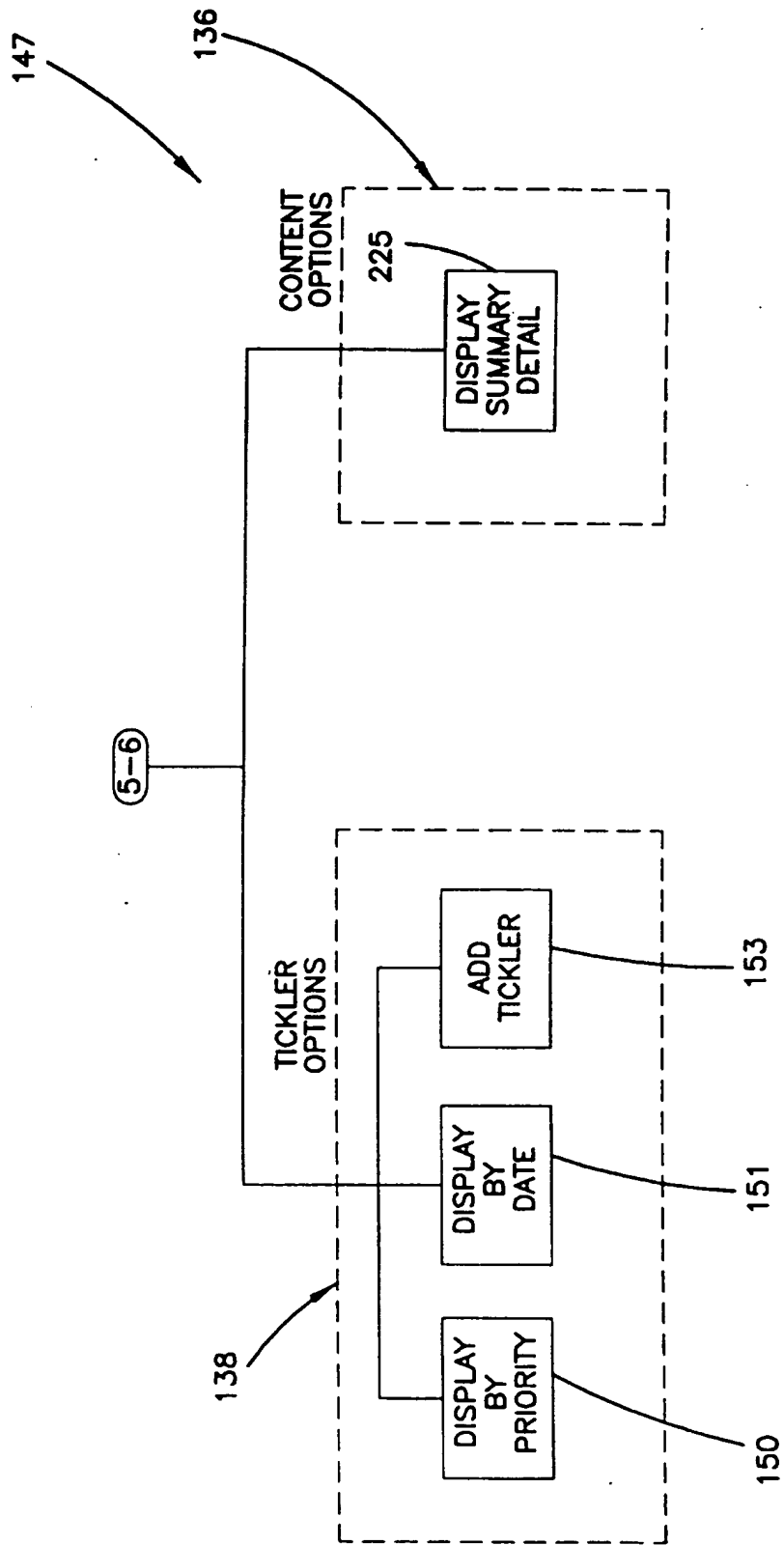


FIG. 11

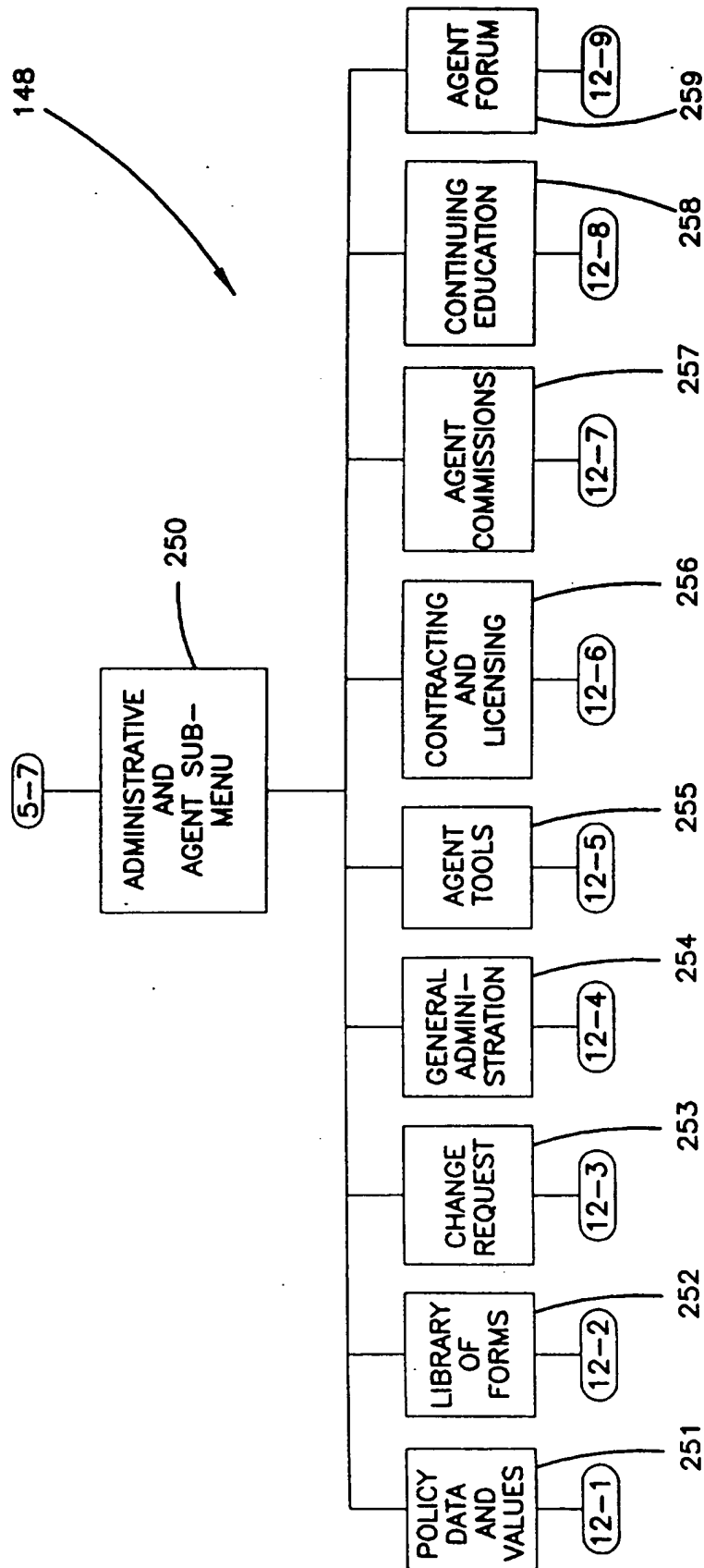


FIG. 12

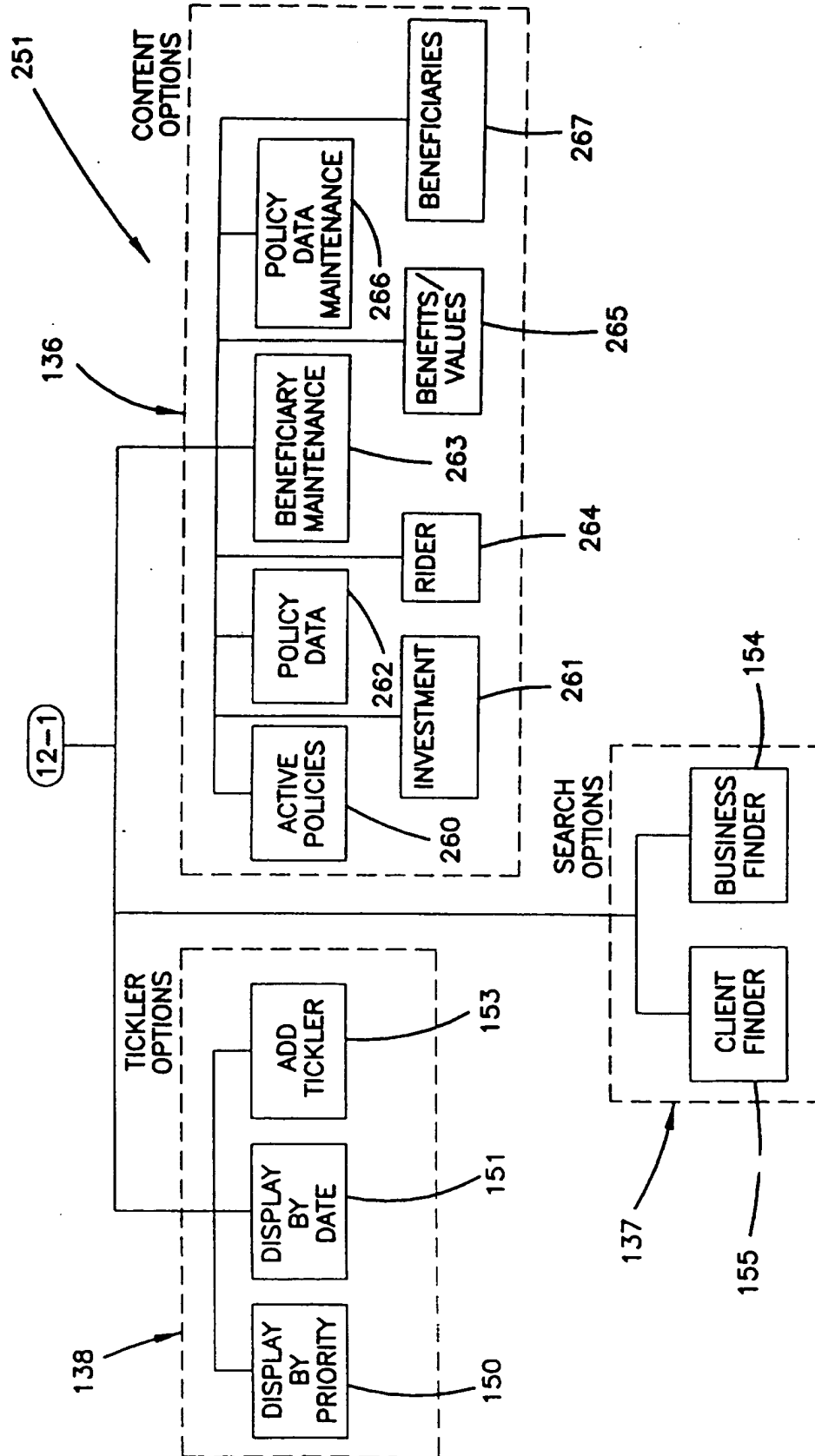


FIG. 13

FIG. 14

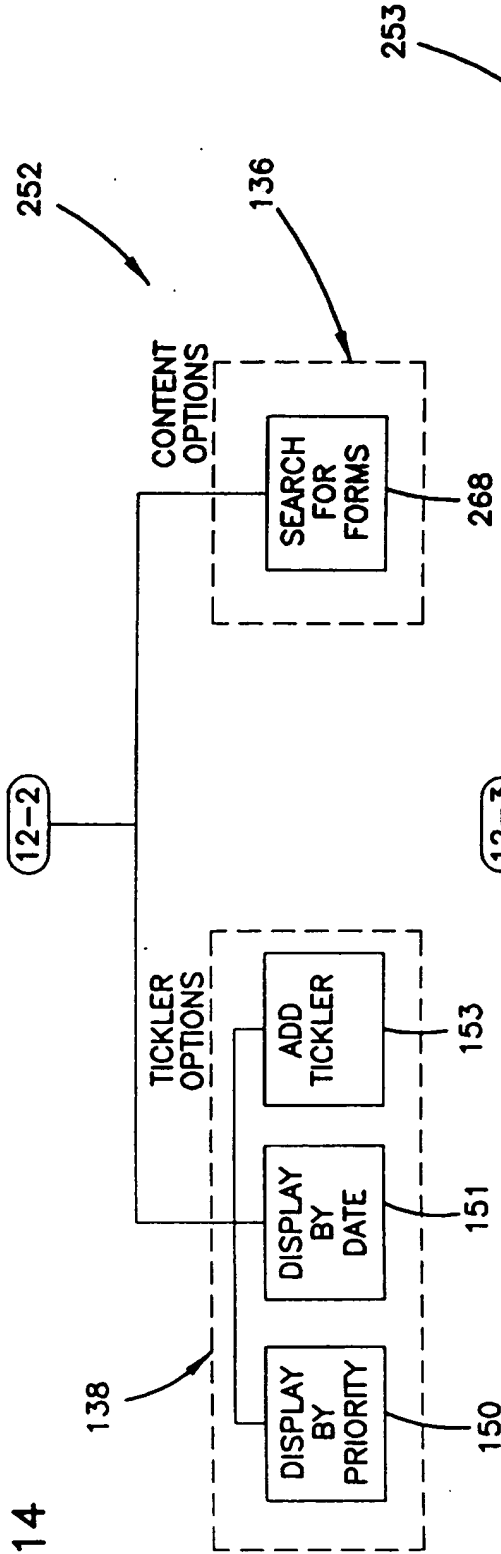
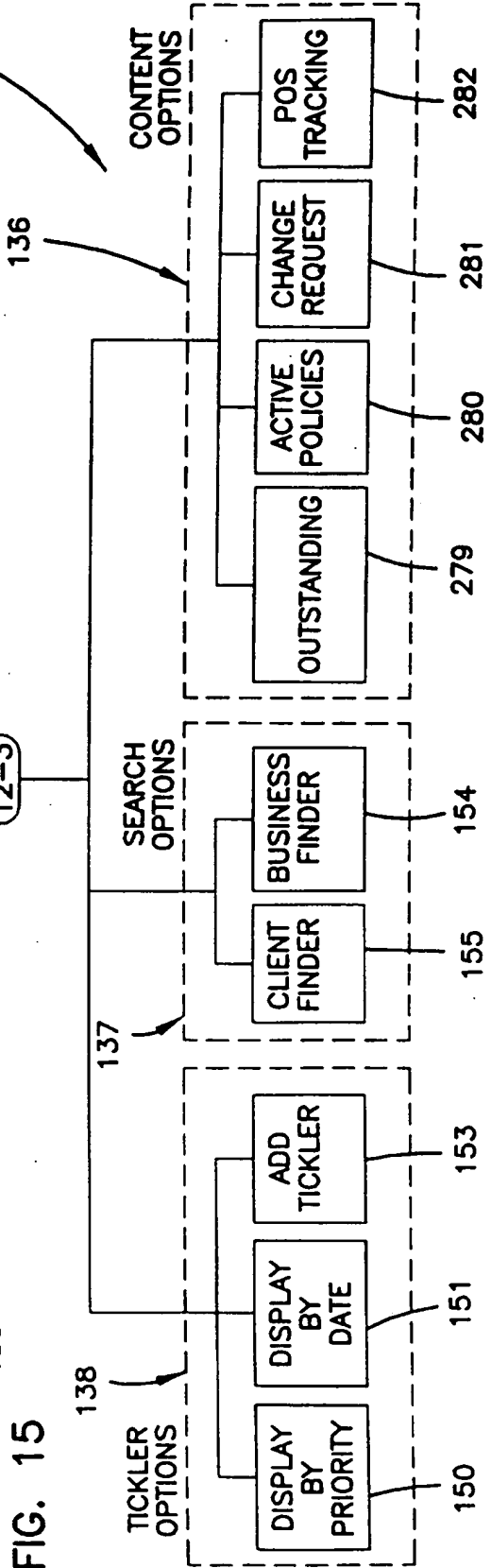
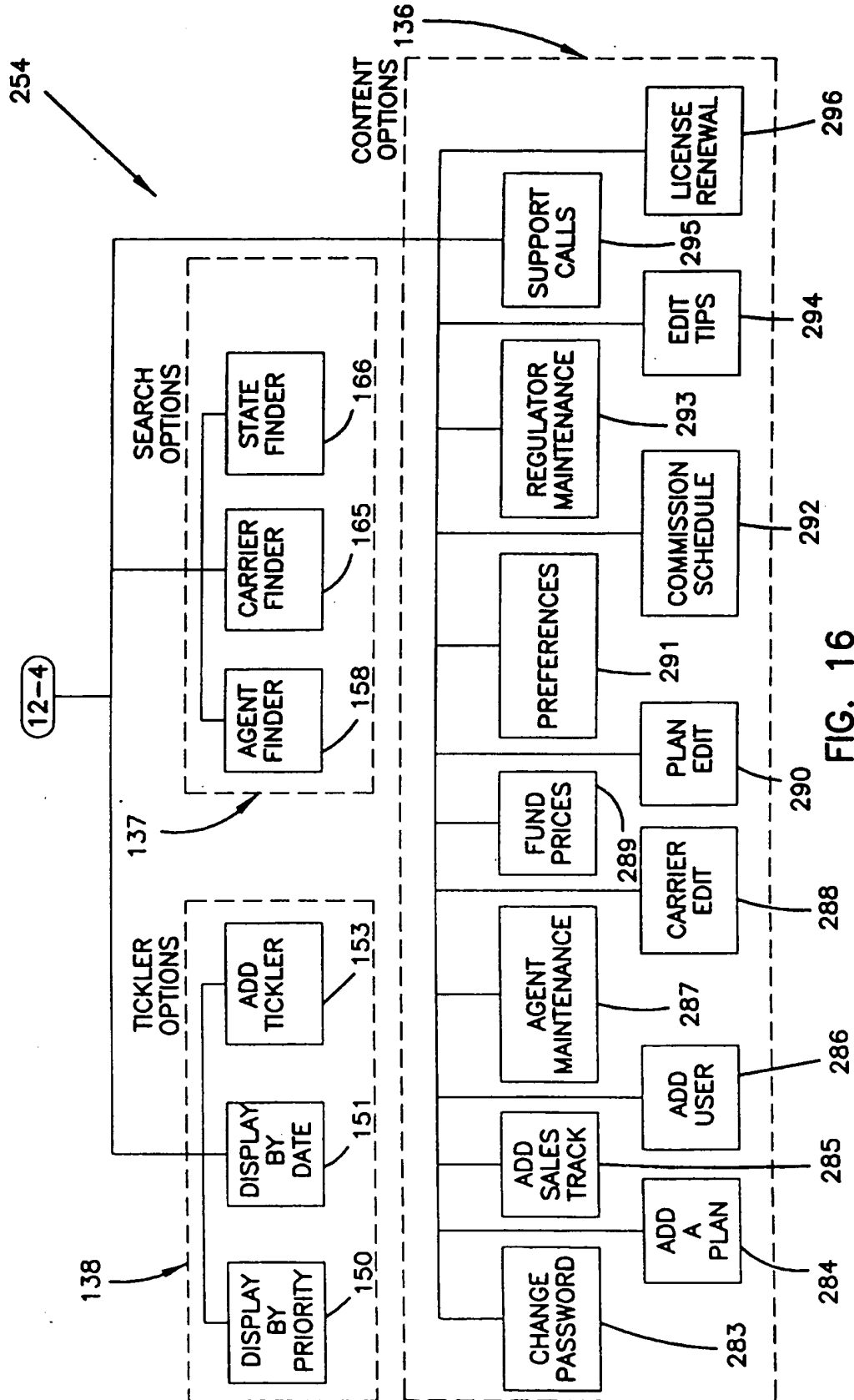
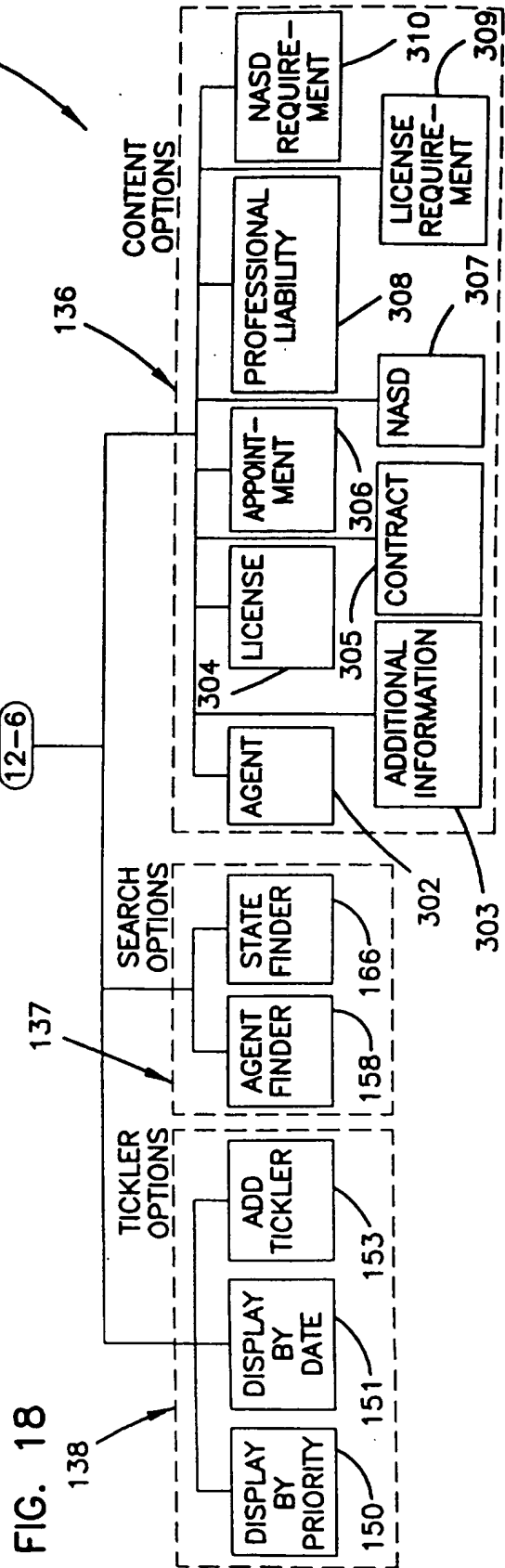
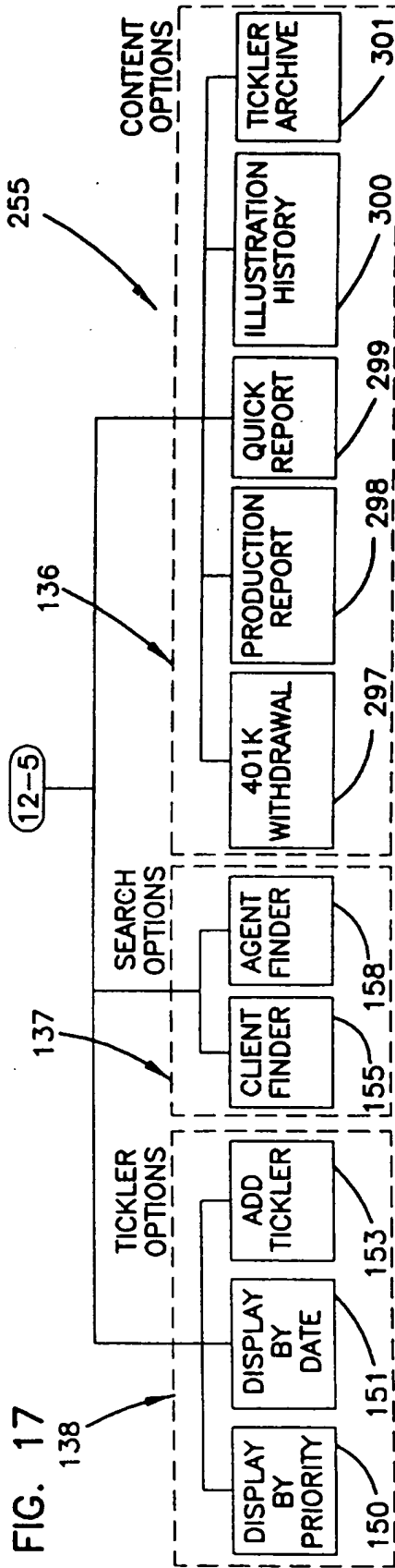


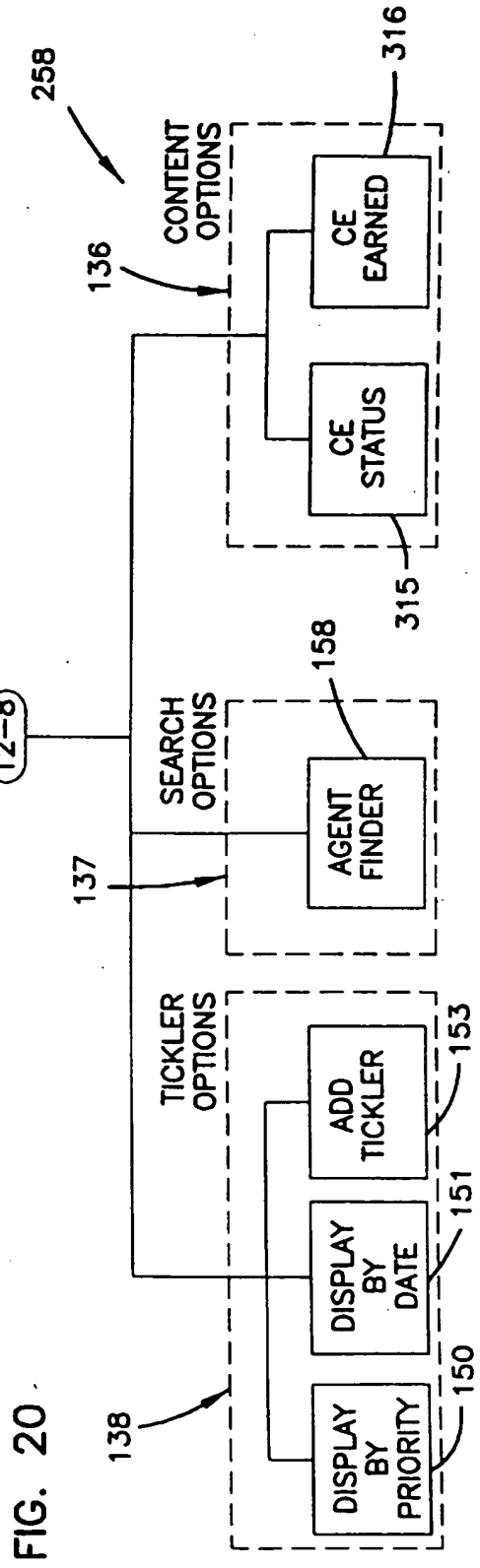
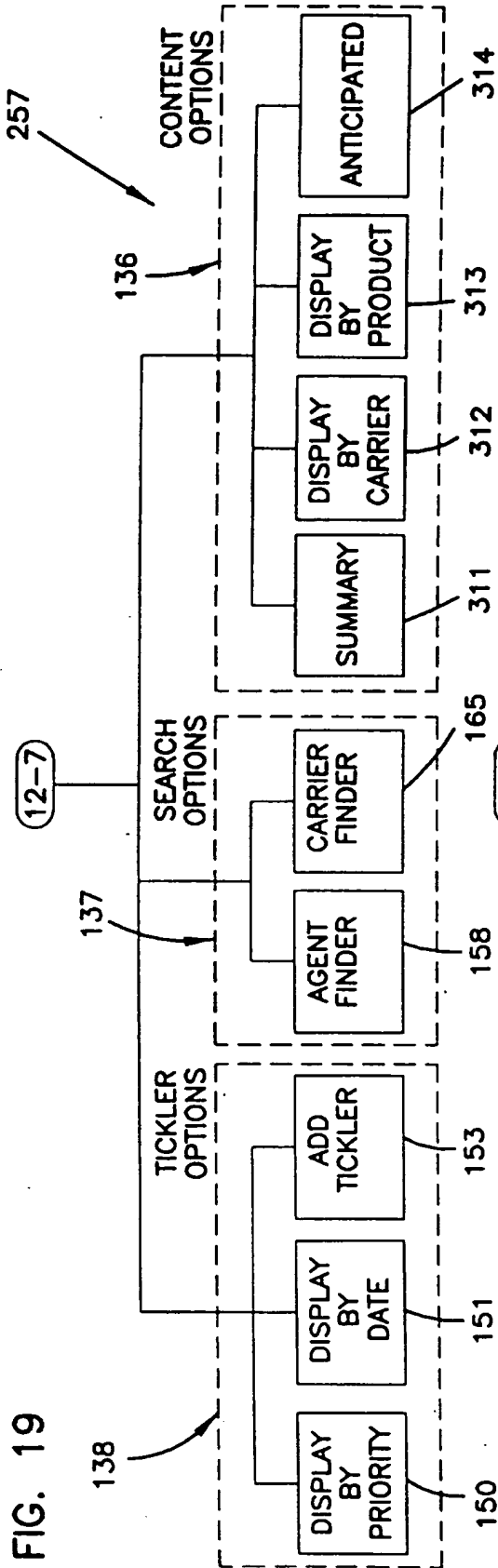
FIG. 15











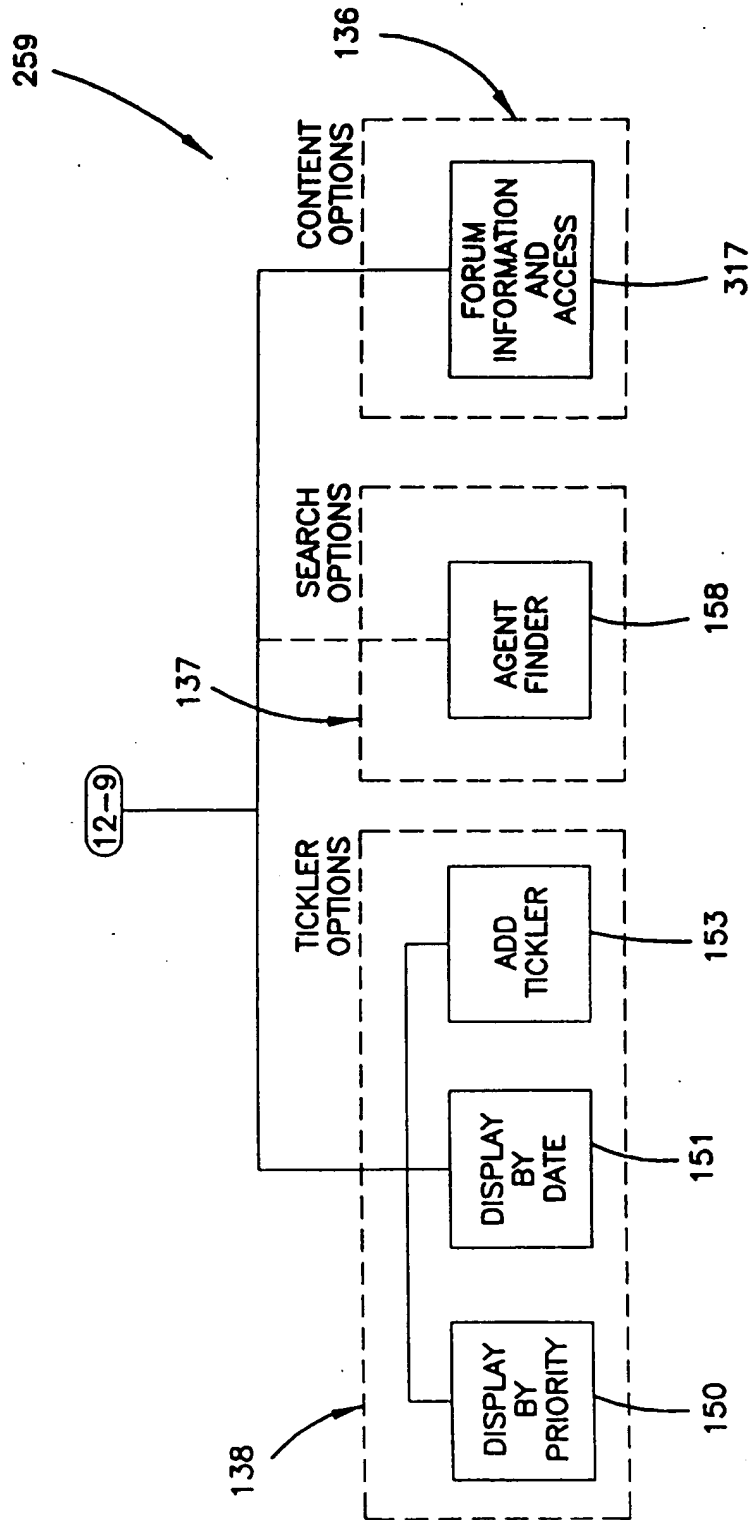


FIG. 21

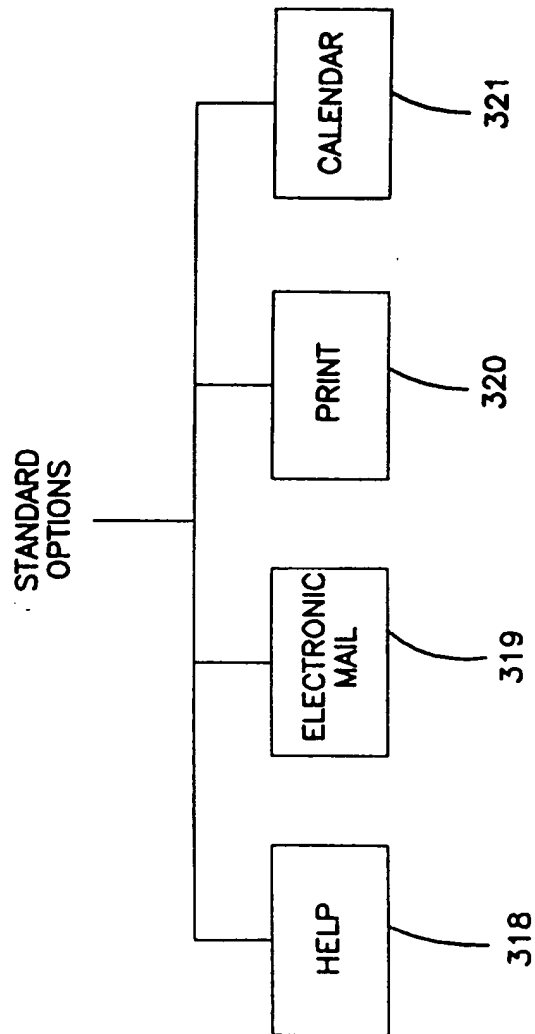


FIG. 22

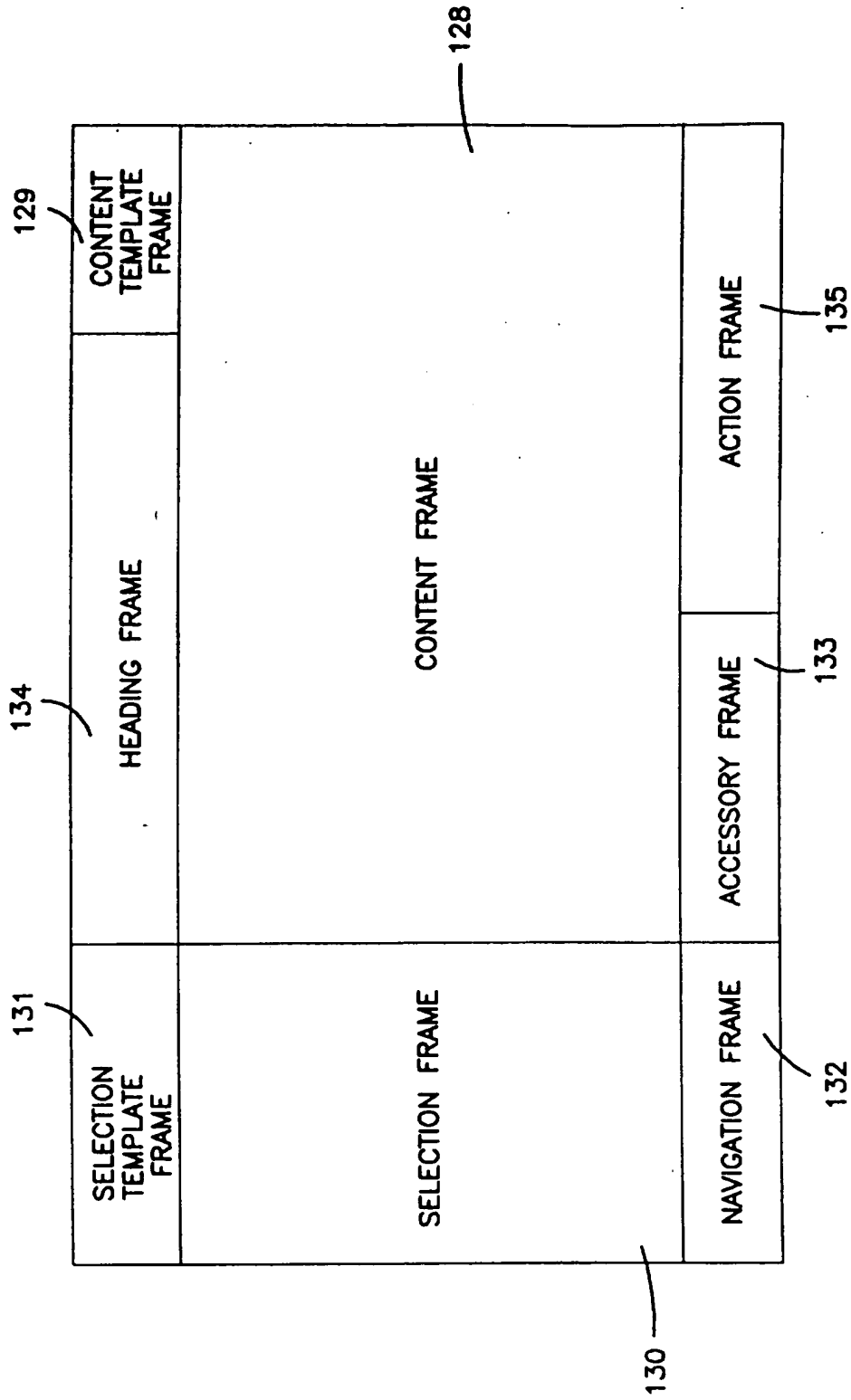


FIG. 23

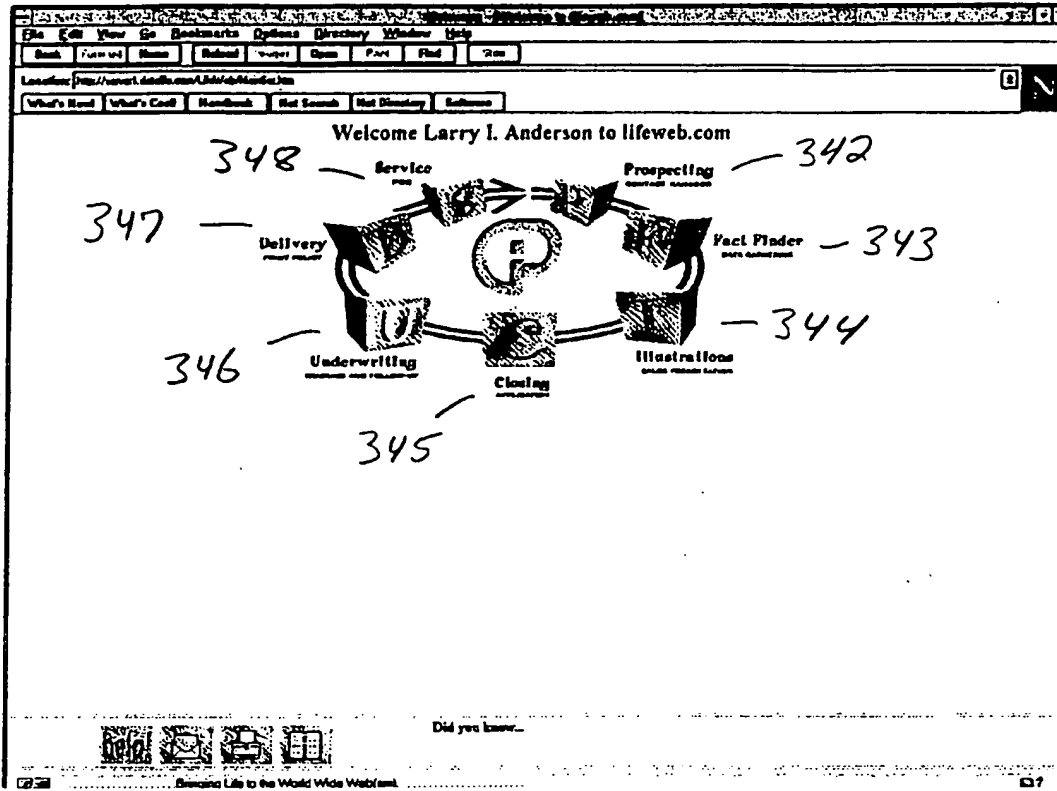


FIG. 24

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192

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192

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File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Location Open Print Find Stop

Location: <http://www.Ledger.com/LedgerContent.asp>

What's New What's Cool Handbook Hot Search Hot Directory Software

Tickler (Priority) [a]

New Tickler

Ticklers

9:45:00 AM  
10/2/96  
Appointment  
Miller, Jon Sr.  
12:12:00 PM  
12/13/97  
E-Mail  
Smith, Robert  
1:25:00 PM  
12/16/96  
Phone  
Miller, Jon Sr.  
9:45:00 AM  
10/2/96  
Lead  
Smith, Robert  
12:12:00 PM  
12/13/97  
E-Mail  
Miller, Jon Jr.  
12:12:12 PM  
12/11/96  
In Accord  
Miller, Jon Sr.  
12:11:00 PM  
1/1/97  
Phone

Prospecting

Select the desired Client from CLIENT FINDER or enter a new Client

Prospecting/Client Set Up

Status: Prospect [a] Prefix: Mr. [a]

First: Jon [a] MI: [a] Last: Miller [a]

Suffix: Sr. [a] Nickname: Slim [a] Gender: Male [a]

Birth date: 10/21/66 [a]

Address [a] Phone [a] E-Mail [a]

Cigarette use: Currently [a] Pipe use: Never [a]

Chew use: Never [a] Cigar use: Never [a]

Snuff use: Currently [a] UW status: Standard [a]

S.S. #: 123-45-6789 Verification: No [a] Yes [a]

Marital status: Married [a]

Spouse [a] Children [a]

Source of lead: Referral [a] Wave mail: 0 [a]

Sales Track: 1 [a] Next review date: 7/13/97 [a]

New Save

Document Done

Fig. 25

151

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File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Zoom

Location: <http://www1.att.net/submit/Contact.asp>

What's Hot What's Cool Handbook Hot Search Hot Directory Software

Ticker (Date) 0

New Ticker

Tickers

9:45:00 AM  
10/2/96  
Lead  
Smith, Robert  
9:45:00 AM  
10/2/96  
Appointment  
Miller, Jon Sr.  
12:12:12 PM  
12/12/96  
In Appointment  
Miller, Jon Sr.  
1:25:00 PM  
12/16/96  
Phone  
Miller, Jon Sr.  
12:11:00 PM  
1/17/97  
Phone  
Smith, Robert  
12:11:00 PM  
1/17/97  
Phone  
Miller, Mary  
12:12:00 PM  
12/12/97  
E-Mail

Prospecting

Mortgage

Select the desired Client from CLIENT FINDER

Mortgage Redemption

Status: Prospecting [a] Prefix: Mr. [a]

First: Jon [a] MI: [a] Last: Miller [a]

Suffix: Sr. [a] Gender: Male [a] Birth date: 10/21/55

UW status: Standard [a]

Address [a] Phone [a]

Mortgage amount: \$0.00 Terms (yrs): 0 [a]

Payment: Monthly [a] Interest rate: 0.00% [a]

Date of mortgage: 1/15/95

Now Save

Document Done

Fig. 26

155

172

183

Client Finder (All)  Phone

Client Finder

Select the desired Client from CLIENT FINDER

Last Name:

Alphabetical Listing

Phone Numbers Listing

Home ☒ 908-111-1111 ☐ Home Phone

Work ☐ 908-222-2222 ☐ Work

Alphabetical List

A  
B  
C  
D  
E  
F  
G  
H  
I  
J  
K  
L  
M  
N  
O  
P  
Q  
R  
S  
T  
U  
V  
W  
X  
Y  
Z

Document Done

FIG. 27



154

192

192

173

184

Prospecting Business Set Up

Source: Client

Name: [ ]

Address: [ ] Phone: [ ]

Business type: Corporation SIC code: [ ]

Contact: [ ]

Source of lead: [ ]

Wave mail: [ ]

Clear Save

Document Done

Fig 28

The screenshot shows a web browser window with the following elements:

- Browser Menu:** File, Edit, View, Go, Bookmarks, Options, Directory, Window, Help.
- Address Bar:** http://www1.att.net/10/10/96/Content.asp
- Navigation Buttons:** Back, Forward, Home, Reload, Search, Open, Print, Find, Stop.
- Form Title:** Prospecting
- Form Section:** Private Pension Plans
- Form Fields:**
  - Name:  First:  Last:  Middle:
  - Sex:  Gender:  Birth date:
  - Current use:  Pipe use:
  - Chew use:  Cigar use:
  - Snuff use:  UW status:
  - Address:  Phone:
  - Marginal tax rate:  Salary:
  - Age to reach financial independence:
  - Required income - Percent of current:
  - Plan retirement funding for:
- Ticklers List (Left Sidebar):**
  - 10/15/96: Reminder Johnson, Wade
  - 10/18/96: Reminder Mendel, James
  - 10/19/96: Reminder Mendel, James
  - 10/1/96: Follow-Up Miller, Jon
  - 10/15/96: 11:00:00 AM Phone
  - 10/1/96: Appointment Miller, Jon
  - 11/00:00 PM: 12/6/96 Phone Miller, Jon
  - 11:00:00 AM
- Handwritten Annotations:**
  - A large arrow points from the 'Cigar use' field to the '192' handwritten number.
  - The number '192' is written in the center of the form.
- Browser Status Bar:** 10/10/96 Document Done

Fig. 29

150  
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152  
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186

Location: <http://www.12345.com/12345.html>

What's New What's Cool Handbook Hot Search Hot Directory Software

Prospecting

Daily Phone List

Client Name	Date	Phone	Dial
	11/06/96	(900)123-1133	00
Miller, Jon	11/16/96	908-212-1113	00
Smith, Robert	1/1/97	(201)666-8521	00
Miller, Mary	1/1/97	(201)456-7891	00
Miller, Mary	11/16/96	(201)456-7891	00
Miller, Jon	11/06/96	908-212-1113	00
Miller, Jon	11/16/96	908-212-1113	00
Miller, Amy	11/06/96		00

20:38 Document Done

Fig. 30

150

350

170  
171  
172  
173  
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177  
178  
179  
180

← 188

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Close

Location: http://server1.dallas.com/140140/Contact.asp

What's New What's Cool Mailbox Mail Search Mail Directory Software

Prospecting

New Tickler

Ticklers

9:45:00 AM  
10/2/96  
Appointment  
Miles, Jon Jr.  
12:12:00 PM  
12/12/97  
E-Mail  
Smith, Robert  
1:15:00 PM  
12/16/96  
Phone  
Miles, Jon Jr.  
9:45:00 AM  
10/2/96  
Lead  
Smith, Robert  
12:12:00 PM  
12/12/97  
E-Mail  
Miles, Jon Jr.  
12:12:11 PM  
12/12/96  
In Appoint  
Miles, Jon Jr.  
12:12:00 PM  
1/17/97  
Phone

Existing Client Contact

10/1/96 - Follow-up Completed on: --  
10/1/96 10:00:00 AM Appointment Completed on: --  
10/1/96 - Policy Change Completed on: --  
10/2/96 9:45:00 AM Appointment Completed on: --  
10/2/96 - Reminder Completed on: --  
10/24/96 1:00:00 PM Reminder Completed on: --  
11/19/96 9:15:00 AM Phone Completed on: --

Client Contacts

Client: Priority: 0 0 0 0 0 0 0 1

Date: Time:

Type of contact: Section: Agent Forums

Comments:

Results:

Completed on:

Contact History

Client  
Mortgage  
Phone  
Business  
Pvt. Pension  
Daily Call List  
Weekly Calls  
Contact History  
Appointments  
Med Reviews  
Contact Manager

Clear Save

2/28 Netscape

Fig 31

150

178

189

10

**Prospecting**

**Tickler [Priority]**

**New Tickler**

**Ticklers**

9:45:00 AM  
10/1/96  
Appointment  
Miller, Jon Jr.  
12:12:00 PM  
12/12/97  
E-Mail  
Smith, Robert  
1:25:00 PM  
12/16/96  
Phone  
Miller, Jon Jr.  
9:45:00 AM  
10/1/96  
Lead  
Smith, Robert  
12:12:00 PM  
12/12/97  
E-Mail  
Miller, Jon Jr.  
12:12:12 PM  
12/12/96  
In Account  
Miller, Jon Jr.  
12:31:00 PM  
1/17/97  
Phone

**Daily Appointments List**

10/1/96 10:00:00 AM Miller, Jon  
Another test  
10/5/96 11:00:00 AM Legum, Frank  
Another test  
10/1/96 1:00:00 PM Wallace, Barbara  
Another test  
10/2/96 8:45:00 PM Jones, Sally  
Another test  
10/12/96 10:00:00 AM Miller, Fred  
Another test  
10/3/96 10:00:00 AM Miller, Jon  
Another test  
10/2/96 8:30:00 PM Mendel, James  
Call the client about change in  
9/30/96 9:45:00 AM Miller, Amy  
Call the client about change in  
9/30/96 1:00:00 PM Miller, Jon  
Another test  
10/2/96 3:45:00 PM Miller, Helen  
Another test  
10/2/96 9:45:00 AM Miller, Jon  
Call the client about change in

Document Done

Fig. 32

156

179

190

SIC Finder

Prospecting

Next Reviews

SIC Groups

Review Date	Client	Phone	Dial
1/1/00	Meredith James		00
1/1/00	Melzer Andy		00
1/1/00	Smith Dale		00
1/1/00	Buster Andy		00
12/31/96	Lemmon Frank	(213)215-1234	00

Business Reviews For The Next 30 Days

Review Date	Primary Contact	Business	Phone	Dial
1/1/97	Melzer Jon	XYZ Manufacturing Company	908-222-2222	00
12/31/96	Smith Robert	Dana Life Associates	(201)666-8531	00

Fig. 33

150

350

180

191

192

FIG. 34

Internet Explorer

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://www1.dallas.com/latinfo/Contact.asp>

What's New What's Cool Handbook Hot Search Hot Directory Software

Prospecting

Client Contact Management

Select the desired Client from CLIENT FINDER

Client Contact Management

Status: Prospect ☐ Prefix: Mr. ☐

First: Jon ☐ MI: ☐ Last: Miller ☐

Suffix: Sr. ☐ Married status: Married ☐ Wedding: 6/10/98

Cigarette use: Currently ☐ Pipe use: Never ☐

Chair use: Never ☐ Cigar use: Never ☐

Shelf use: Currently ☐ Underwriting: Standard ☐

Needs: ☐ Goals: ☐ Not Business: ☐

Mall Codes: ☐ Wire mail: 0

New Save

Document Done

Tickler (Priority) ☐

New Tickler

Ticklers

9:45:00 AM  
10/2/96

Appointment

Miller, Jon Sr.

12:12:00 PM  
12/12/97

E-Mail

Smith, Robert

1:15:00 PM  
11/16/96

Phone

Miller, Jon Sr.

9:45:00 AM  
10/2/96

Lead

Smith, Robert

12:12:00 PM  
12/12/97

E-Mail

Miller, Jon Sr.

12:12:12 PM  
12/12/96

1st Appointment

Miller, Jon Sr.

12:12:00 PM  
1/1/97

Phone

150 —

153 —

353 —

354 —

351 —

352 —

355 —

356 ←

Fig. 35



**150**

**151**

**154**

**155**

**350**

**355**

File Edit View Go Bookmarks Options Directory Windows Help

Back Forward Home Reload Stop Open Print Find Stop

Location: [http://www.factfinder.com/Default.asp] [2]

What's New What's Cool Search Mail Search Mail Directory Software

Ticker (Priority) [2]  
Folder (Status)  
Ticker (Date)  
Client Finder  
Business Finder

1:25:00 PM  
1/2/16/96  
Phone  
Miles M.V.  
6:15:00 AM  
1/2/16/96  
Phone  
Miller, Jan Sr.  
10:15:00 AM  
1/2/16/96  
Phone

**Personal Fact Finder**

Client: Jan S Miller Sr.

Client Business

Pay too much in income taxes? No: ☐ Yes: ☒

Marginal tax rate?: 1.00% Tax Saving Steps

Committed monthly expenses?: \$5,000.00

Discretionary monthly expenses?: \$5,000.00

Percent of income that you save?: 30.0

Percent that should be saved?: 40.0

General inflation: 0.00 College-cost inflation: 0.80

Social Security long-term inflation: 0.00

Risk tolerance: Moderate [2] Questionnaire

Long-term investments yield: 0.00 Annual estate increase: 0.00

Emergency fund: \$50,000.00 Readjustment fund: \$70,000.00

Final expenses fund: \$8,000.00

Req family income - Client: \$9,000.00 For: 0

Pay off mortgage - Client: No: ☐ Yes: ☒

Pay off other debt - Client: No: ☒ Yes: ☐

Child care expense: \$7,000.0 For: 0

Required disability inc. - Client: 10.00

Anticipated inheritance - Client: \$0.00 Years: 0

Current - Will No: ☐ Yes: ☒ Estate plan No: ☒ Yes: ☐

[Now] [Save]

Document Done

Fig 36

Fig. 37

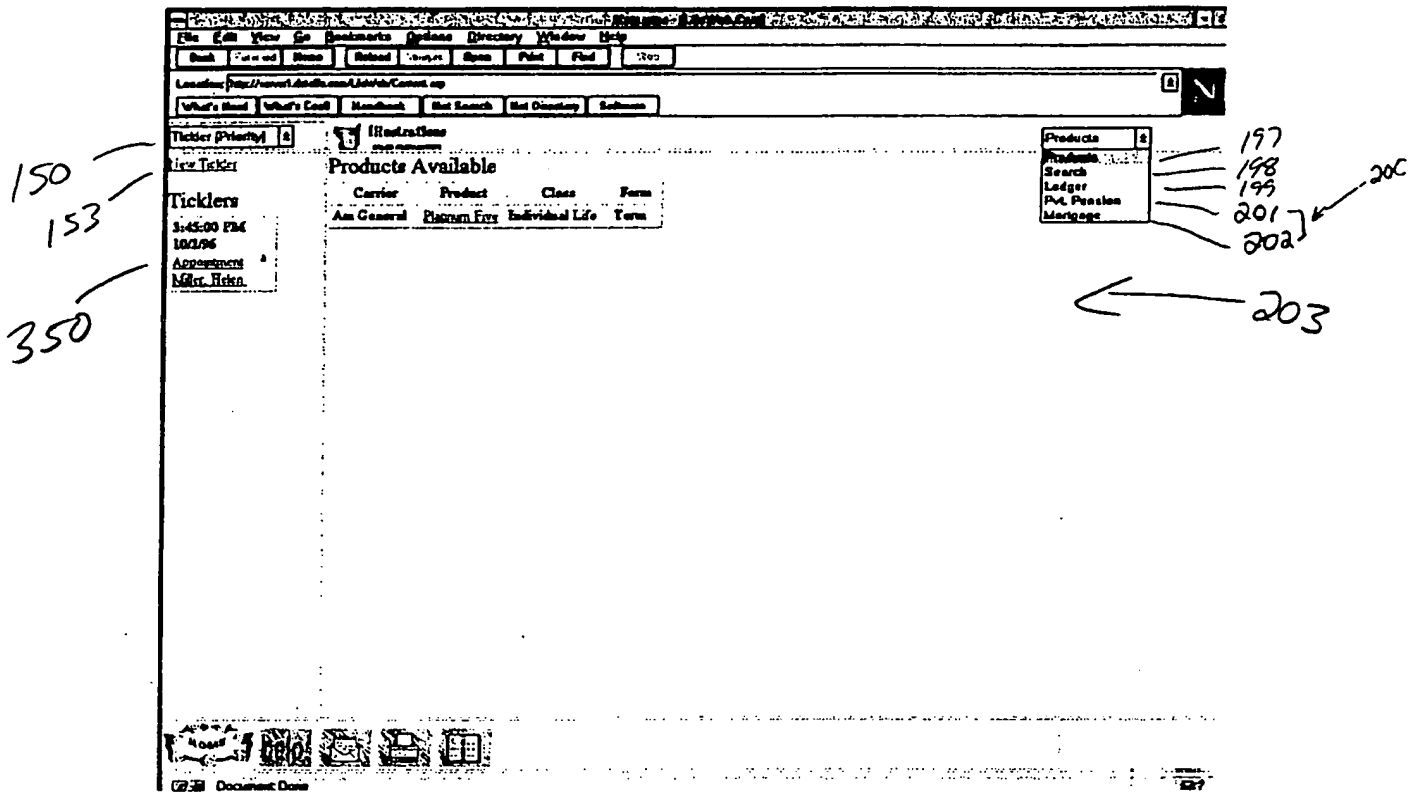


Fig. 38

158

Agent Finder

Requirement Editor/Case

Client:

Actual Face:  Underwriting Face:

State:  Replacement No:  Yes ☐ No ☐

Age:  Gender:  Class:

Date of app:  Agent: Larry I Anderson

Alphabetical Listing

Alphabetical List

Requirements

210

211

215

216

217

212

214

219

Clear Save

Document Done

Fig. 39

File Edit View Go Bookmarks Options Directory Windows Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://www1.danah.com/ldf/ldfContent.asp>

What's New What's Cool Handbook Hot Search Hot Directory Software

Client Finder    215

**Client Finder**

Last Name:

Alphabetical Listing

**Enter New Coverage - Life**

Select the desired Client from CLIENT FINDER and the desired Plan from SELECT LIFE.

Client: Jon S Miller Sr.

Issued:

Status:  Underwriting

Carrier: Plan:

Policy number:  Type:

Gender:  Issue age:  App Date:

Underwriting Status:  State:

Premium:  Additional Prem:  Mode:

Target Premium:  Comm. Prem:

CWA:  Anticipated 1035 Each:

Table:  Flat Extra:

Temporary Extra:  Duration:

Rating Reason:

Face Amount:  Underwriting Face:  Death Option:

Planned Issue Date:

Owner:

Billing Address:

Group Billing No.:

Comments:

Document Done

Fig. 40

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://harver1.details.com/LifeWeb/Content.asp>

What's New What's Cool Mailbox Hot Search Hot Directory Software

Tickler (Priority) 2 Clouding Annuity - Add 2

New Tickler

### Enter New Coverage - Annuity

Insured:

Status:  2

Carrier: Plan:

Policy number:  Type:

Gender:  Issue age:  App Date:

Premium:  Mode:

Comm. Prem:

CWA:

Planned Issue Date:

Owner:

Billing Address:

Comment:

Initial Case:

216

223

216

Document Done

Fig. 41

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File Edit View Go Bookmarks Options Dictionary Windows Help

Back Forward Home Reload Stop Open Print Find

Location: <http://www1.att.net/~ltd/ldc/center.asp>

What's New What's Cool Handbook Hot Search Hot Directory Software

Clipboard

Disability - Add

- 217

224

Tickler (Priority)

Tickler (Date)

Class

Client Finder

Agent Finder

Select - Life

Select - Annuity

Select - Disability

Member Find

1:45:00 PM

10/18/96

Reminder

Mendel, James

Edit New Coverage - DI

Insured

Status: Underwriting

Carrier: First

Policy number: Type

Gender: Loss age: App. Date:

Underwriting Status:

Rating Reason:

Premium: Mode:

Comm. Prem.: CWA: Table: Planned Loss Date:

Owner:

Billing Address:

Comments:

Initial Case

SAVE Clear CLOSE

New Save

Document Done

Fig. 42

150  
153  
350  
355

212

220

192

Clear Save

Document Done

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Location Open Print Find Stop

Location: <http://www.danville.com/Life/Advantage/Contact.asp>

What's New What's Cold Randomize Hot Search Hot Directory Software

Tickler (Priority) ☐ Closing

New Tickler

Requirement Editor/Client

Carrier: Life Investors Company of America

Product: Advantage I

Client: Fred Miller

Actual Face:  Underwriting Face:

State:  Replacement: No: ☐ Yes: ☐

Age:  Gender:  Class:

Date of app:  Agent: Larry I Anderson

Ticklers

10:00:00 AM  
10/12/96  
Appointment  
Miller, Fred  
1:45:00 PM  
10/12/96  
Reminder  
Mendel, Janet

Document Done

Fig. 43



The screenshot displays the MedQuest software interface. At the top is a menu bar with options: File, Edit, View, Go, Bookmarks, Options, Dictionary, Window, Help. Below the menu is a toolbar with buttons: Back, Forward, Home, Reload, Stop, Print, Find, Stop. A status bar at the bottom shows 'Document Done'.

The main window is titled 'MedQuest' and contains a 'Tickler (Priority)' section on the left. The 'Tickler' section lists several items: '10:00:00 AM 10/21/96', 'Appointment', 'Mile, Fred', '1:45:00 PM 10/18/96', 'Reminder', and 'Mendel, James'.

The central area is divided into two columns: 'FORMER' and 'OPTIONAL'. The 'FORMER' column lists: '1900 R73 Aviation Questionnaire', '6400 R1721 Application', and 'UND221 R88 Blood Count'. The 'OPTIONAL' column lists: '6700 Military Questionnaire', '6701 Rescue Questionnaire', '6702 Sky Diving Questionnaire', '6703 Sky Diving Questionnaire', '6704 Diving Questionnaire', '6705 Chest Pain Questionnaire', '6706 Drug Questionnaire', '6708 Alcohol Questionnaire', and 'UND096A783 Radio Questionnaire'.

Below the 'FORMER' and 'OPTIONAL' sections is a 'REQUIREMENTS' section. It lists four requirements: '1. MD Exam', '2. EOS', '3. Blood Chem Profile', and '4. Personal Hist Intv'.

At the bottom right, there is a 'Requirement Editor' button.

Fig. 44

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153  
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192

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226

239

Document Done

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Document Done

FIG. 45

FIG. 46

150

350

232

240

241

10/1/96

Policy Change

Miller, Jon Sr.

**Underwriting**

**Basic Policy Data**

Policy number: 123  
 Client: Jon S Miller Sr.  
 Carrier: ITT Hartford Life and Annuity Insurance Company  
 Plan: Advantage 1 Plan type: Universal Life  
 Face amount: \$165,000.00 Death benefit opt: Level  
 Model premium: \$850.00 Mode: Monthly  
 Cash with app: \$850.00 Premiums due: \$350.00  
 Application date: 3/1/97 Policy date: --  
 Approval date: --

Commissionable price: \$850.00  
 Target premium: \$850.00  
 Table rating: --  
 Flat extra: -- Temp extra: --

**Edit New Coverage - Life**

Client: Jon S Miller Sr.  
 Insured: Jon Miller  
 Status: Underwriting  
 Carrier: ITT Hartford Life and Annuity Insurance Company Plan: Advantage 1  
 Policy number: 123 Type: Life  
 Gender: Male Issue age: 45 App Date: 3/1/97 Placed Issue Date: 3/15/97  
 Underwriting Status: Pref. N/Smoker  
 Rating Reason:   
 Premiums: \$850.00 Mode: Annual  
 Target Premium: \$850.00 Comm. Prem: \$850.00  
 CWA: \$850.00 1035 Exch \$:   
 Table: Flat Extra Temporary Extra Duration  
 New Save

http://server1.details.com/Life/WebFormBuilder.asp?FormId=144

Fig. 47

150  
153  
350

233  
240  
242

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://www.lifeinfo.com/Info/ab/Contact.asp>

What's New What's Cool Handbook Hot Search Hot Directory Software

Underwriting

Annuit - Edit

New Ticker

Ticklers

10/1/96

Policy Changes

Miller, Jan Sr.

Basic Policy Data

Policy number: 133

Client: Jan S. Miller Sr.

Carrier: ITT Hartford Life and Annuity Insurance Company

Plan: Advantage 1 Plan type: Universal Life

Face amount: \$165,000.00 Death benefit opt: Level

Model premium: \$850.00 Mode: Monthly

Cash with app: \$850.00 Premiums due: \$150.00

Application date: 1/1/97 Policy date: --

Approval date: --

Commissionable prem: \$850.00

Target premium: \$850.00

Table rating: --

Flat extra: -- Temp extra: --

Edit New Coverage - Annuity

Insured: Jan S. Miller Sr.

Status: Active

Carrier: ITT Hartford Life and Annuity Insurance Company Plan: Advantage 1

Policy number: Type: Life Gender: Female Issue age: App. Date: 1/1/97

Premium: Mode: Annual

Comm. Prem:

CWA: 860 1035 Each \$:

Planned Issue Date: 1/15/97

Owner:

Billing Address: 123 Main Street

Unit Orange NJ 06799 1234

Clear Save

Document Done

Fig. 48

150 - 350 -

234

240

243

Underwriting

Basic Policy Data

Policy number: 123  
 Client: Jan S Miller Sr.  
 Carrier: ITT Hartford Life and Annuity Insurance Company  
 Plan: Advantage 1 Plan type: Universal Life  
 Face amount: \$165,000.00 Death benefit opt: Level  
 Model premium: \$850.00 Mode: Monthly  
 Cash with app: \$250.00 Premium due: \$350.00  
 Application date: 2/1/97 Policy date: --  
 Approval date: --

Commissionable prem: \$850.00  
 Target premium: \$850.00  
 Table rating: --  
 Flat extra: -- Temp extra: --

Edit New Coverage - DI

Insured: Jan Miller Sr.  
 Status: Active  
 Carrier: ITT Hartford Life and Annuity Insurance Company Plan: Advantage 1  
 Policy number: Type: Life  
 Gender: Female Issue age: App. Date: 2/1/97  
 Underwriting Status: Pref. N/Smoker  
 Rating Reason:  
 Premiums: Mode: Annual  
 Comm. Prem: CWA 850 Table:  
 Planned Issue Date: 2/15/97  
 Owner:  
 Home Address: 123 Main Street

Clear Save

Document Done

Fig. 49

150 -  
153 -  
350 -

237  
240  
244

File Edit View Go Bookmarks Options Directory Window Help  
Back Forward Home Reload Images Open Print Find Stop  
Location: http://www1.adella.com/Adella/Content.asp  
What's New What's Cool Handbook Hot Search Hot Directory Software

Underwriting  
Billing

Basic Policy Data  
Policy number: 123  
Client: Jan. S. Miller Sr.  
Carrier: ITT Hartford Life and Annuity Insurance Company  
Plan: Advantage 1 Plan type: Universal Life  
Face amount: \$145,000.00 Death benefit opt.: Level  
Model premium: \$850.00 Mode: Monthly  
Cash with opt.: \$850.00 Premiums due: \$350.00  
Application date: 1/1/97 Policy date: --  
Approval date: --

Commissionable prem: \$850.00  
Target premium: \$850.00  
Table rating: --  
Rate extra: -- Temp extra: --

Underwriting Billing Information  
Billing Address:  
123 Main Street  
--  
Verona, NJ 07044 1234  
Group Bid Number: 115

Document Done

Fig. 50

150 =  
153 =  
350 =

232

241

150 =  
153 =  
350 =

10/1/96  
Policy Change  
Matter: Jon St.

**Underwriting**

**Edit New Coverage - Life**

Client: Jon S Miller Sr.  
Insured: Jon Miller

Status: Underwriting

Carrier: ITT Hartford Life and Annuity Insurance Company Plan: Advantage 1  
Policy number: 112 Type: Life

Gender: Male Issues age: 45 App Date: 2/1/97 Planned Issue Date: 2/15/97

Underwriting Status: Pref. N/Smsaker

Rating Reason:

Premium: \$850.00 Mode: Annual  
Target Premium: \$850.00 Comm. Prem.: \$850.00  
CWA: \$850.00 1035 Each \$

Table: Flat Extra: Temporary Extra: Duration:

Face Amount: \$165,000.0 Underwriting Face: Death Option: Level

Owner: Client

Billing Address: 123 Main Street

Fast Orange: NJ 06755 1234

Group Billing No: 125

Comments:

Joint Case UW Requirements Rider(s)

New Save

Document Done

Fig. 51



150  
151  
164  
350

150  
151  
164  
350

233

242

Document Done

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://www.1data.com/1data/Content.asp>

What's New What's Cool Mail Search Mail Directory Software

Underwriting

Policy Number: 100196

Policy Status: Submitted

Policy Change: Mdr. Ion St.

Underwriting

Insured: Jan S Miller Sr.

Status: Active

Carrier: ITT Hartford Life and Annuity Insurance Company Plan: Advantage 1

Policy number: Type: Life Gender: Female Issue age: App. Date: 2/1/97

Premium: Mode: Annual

Comm. Prem.: CWA: 858 1035 Each S: Planned Issue Date: 2/15/97

Owner: Billing Address: 123 Main Street

West Orange NJ 06799 1234

Comments: Joint Case

Clear Save

Fig. 52

180  
153  
350

234  
← 243

1.5 Underwriting

Disability - Edit

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: http://server1.dash.com/ldh/ldhContent.asp

What's New What's Cool Handbook Hot Search Hot Directory Software

Tickler (Priority) 2

New Tickler

Ticklers

10/1/96

Policy Change

Miller, Jon Sr.

Edit New Coverage - DI

Insured: Jon Miller Sr.

Status: Active

Carrier: ITT Hartford Life and Annuity Insurance Company Plan: Advantage 1

Policy number: Type: Life

Gender: Female Issue age: App. Date: 2/1/97

Underwriting Status: Pref. N/Smoker

Rating Reason:

Premium: Mode: Annual

Comm. Prem: CWA: 850 Table:

Planned Issue Date: 1/15/97

Owner:

Billing Address: 123 Main Street

West Orange NJ 06799 1234

Comments:

Joint Case UN Requirements Rider(s)

Clear Save

Document Done

Fig. 53

150  
153  
350

227

246

Unreimbursed APS Fees

Medical Provider	Date of Service	Reimbursed by	Fees	Amount	Record
Dr. Hix	1/15/97	Carrier	\$100.00	\$0.00	
Dr. Jones	1/21/97	Carrier	\$50.00	\$0.00	

Document Done

Fig 54

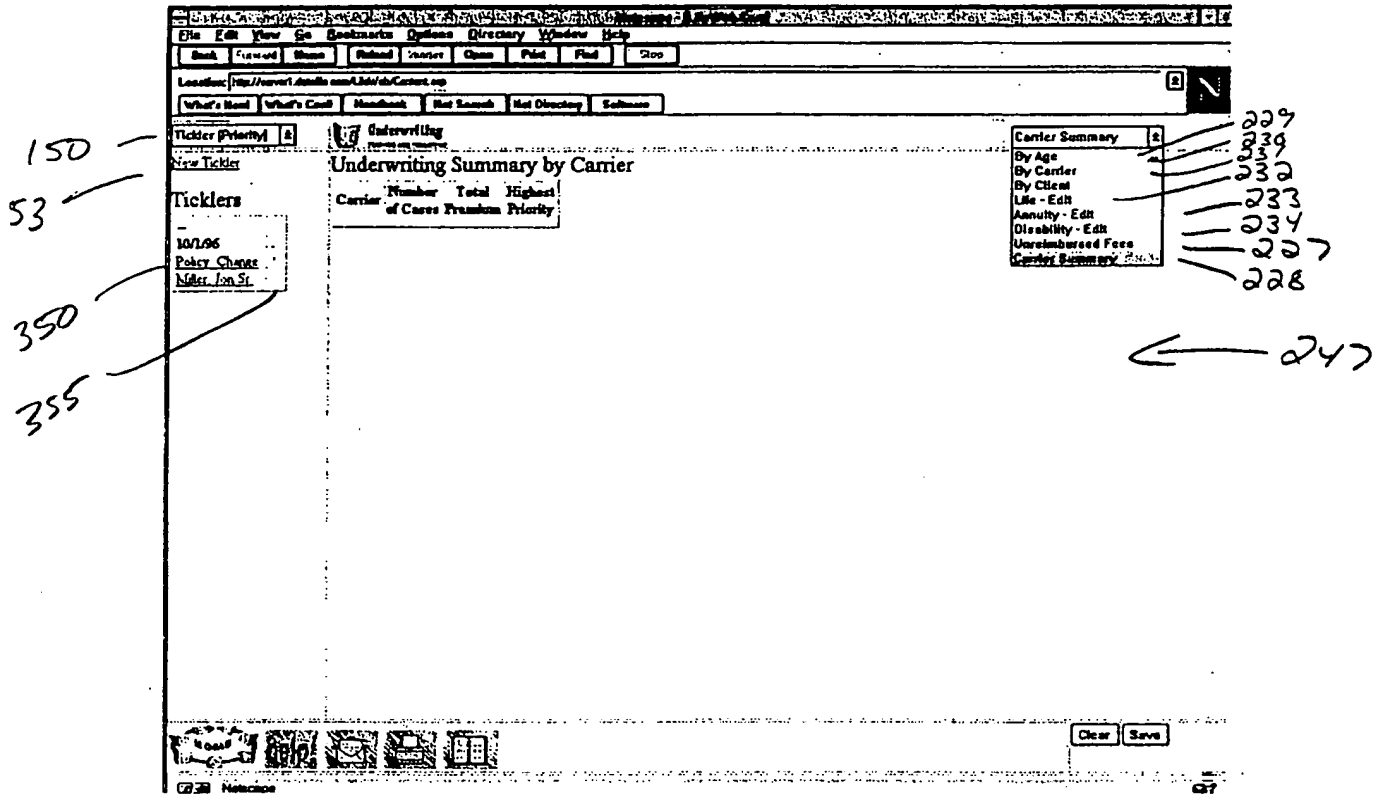


Fig. 55

150 —  
153 —  
350 —

Location: <http://server1.dialin.com/ldf/dl/Content.asp>

What's New What's Cool Handbook Hot Search Hot Directory Software

**Delivery**

**Policies Pending Delivery**

Insured	Carrier	Plan	# Req.	Age (Days)
Ken Walker	JH Mts	USXS	1	11
Robert Smith	JH Mts	ADV	1	4
Fred Miller	Life Ins	ADV	0	-1049

By Age 229  
By Ass. 230  
By Carrier 231  
By Client 239

**Ticklers**

1:00:00 PM  
9/30/96  
Appointments  
Miller, Jon Jr.  
10/1/96  
Follow Up  
Walker, Barbara

Document Done

Fig. 56

150  
153  
350

236  
237  
236  
232  
233  
234

Delivery

Basic Policy Data

Policy number: 123  
Client: Jon S Miller Sr.  
Carrier: ITT Hartford Life and Annuity Insurance Company  
Plan: Advantage 1 Plan type: Universal Life  
Face amount: \$163,000.00 Death benefit opt: Level  
Model premium: \$850.00 Mode: Monthly  
Cash with app: \$850.00 Premiums due: 150  
Application date: 1/1/97 Policy date: --  
Approval date: --

Commissionable prem: \$850.00  
Target premium: \$850.00  
Table Rating: --  
Flat extra: -- Temp extra: --

Delivery Requirements

Entered	Submitted	Expires	Satisfied	Type
1/15/97	--	--	--	AFS
1/11/97	--	--	--	HOS
1/10/97	--	2/18/96	--	Blood Chem Profile

Requirements

Requirements  
Riders  
Life - Edit  
Annuity - Edit  
Disability - Edit

Document Done

Fig. 57

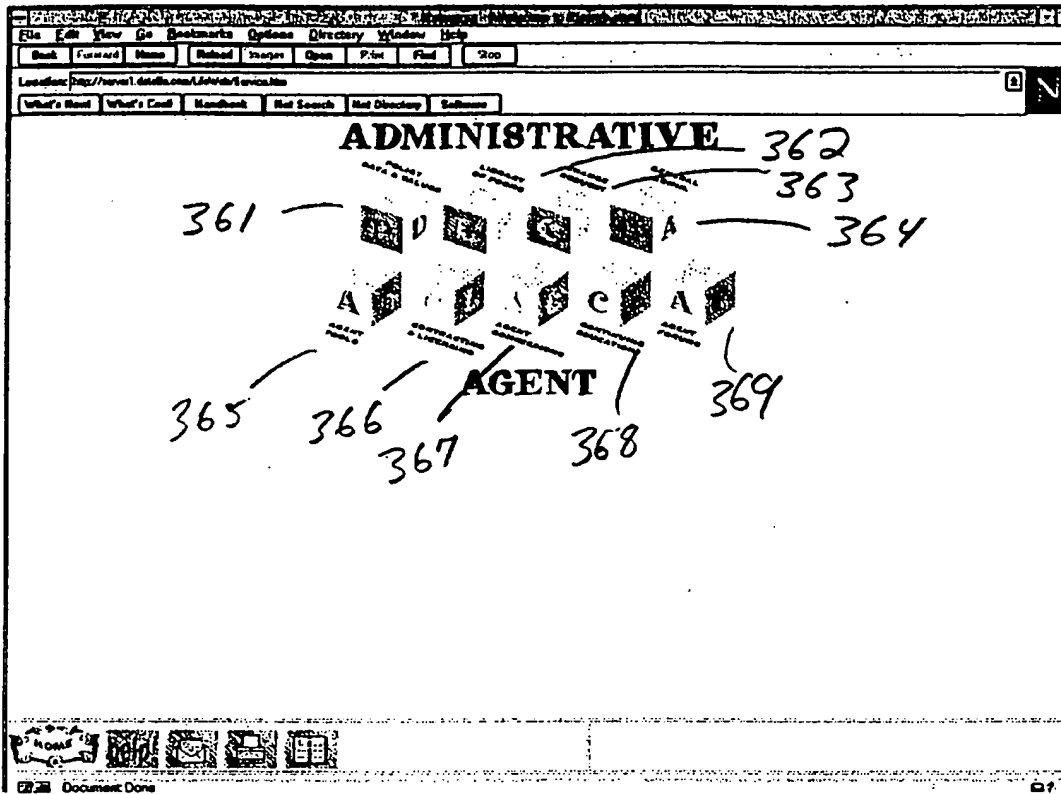


Fig. 58

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://www1.attalla.com/ActivePolicyContent.asp>

What's New What's Cool Mailbox Mail Search Mail Directory Software

150 —

350 —

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267

268 ←

Active Policy Listing by Client

Issued	Canceled	Plan	Face	Status	LFI
John Miller	Life Insure	ADV 1	\$20,000.00	Active	No

Document Done

Fig. 59



190

350

262

269

Individual Life Insurance Policy Detail

Client: Jon S. Miller Sr.

Insured: John Miller Owner: Spouse

Carrier: Life Investors Company of America

Plan: Advantage 1 Plan type: Universal Life

Class: Individual Life Issue age: 40

Face amount: \$80,000.00 Death benefit opt: Level

Policy number: 001-4556658 Policy date: 11/31/95

Policy Status: Active U/W class: Preferred Smoker

Premium: \$750.00 Mode: Annual

Commissioner: -

Table Rating: - Flat extra: - Temp extra: -

Commissionable prem.: \$750.00 Target prem.: \$750.00

Joint Case

10/2/96  
Reminder  
Miller, Jon Sr.  
121

10/18/96  
Reminder  
Miller, Mary  
001-4556658

11/11/96  
In Account  
Miller, Jon Sr.

Document Done

Fig. 60

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263

270

10/2/96  
Reminder  
Miller, Jon Sr.  
121

10/18/96  
Reminder  
Mendel, James  
121

10/2/96  
Reminder  
Miller, Mary  
001-1556638

11/11/96  
Int. Account  
Miller, Jon Sr.

POLICY  
DATA & VALUES

Existing Beneficiary

Percent: --

Beneficiary

Beneficiary name:

Beneficiary type:  Relationship:

Percent:

Comment:

Clear Save

Document Date

Fig. 61

150

350

264

271

10/2/96  
Reminder  
Miler, Jon Sr.  
123

10/18/96  
Reminder  
Mendel, James  
123

10/2/96  
Reminder  
Miler, Mary  
001-4556628

12/12/96  
1st Account  
Miler, Jon Sr.

POLICY  
DATA & VALUES  
Life Rider Access  
Rider Type Attribute Premium Death Benefit  
DPV  
ADB 100000

Clear Save

Document Done

Fig. 62

150

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265

272

Tickler (Priority) A

Death Benefit and Value

Face amount: \$165,000.00 Death benefit opt: Level 2

Rider Death Benefit:

Total death benefit:

Outstanding loan:  Loan interest rate:

Net death benefit:

Total cash value:

Surrender charge:

Net cash value:

10/2/96  
Reminder  
Miller, Jon Sr.  
123

10/18/96  
Reminder  
Mendel, James L.  
123

10/1/96  
Reminder  
Miller, Mary  
001-1556638

12/12/96  
1st Appoint  
Miller, Jon Sr.

Face amount: \$80,000.00 Death benefit opt: Level 2

Rider Death Benefit:

Total death benefit:

Outstanding loan:  Loan interest rate:

Net death benefit:

Total cash value:

Surrender charge:

Net cash value:

Face amount: \$60,000.00 Death benefit opt: Level 2

Rider Death Benefit: \$80,000.00

Total death benefit: \$10,101.00

Outstanding loan: 222 Loan interest rate: 1.20

Net death benefit: \$123.00

Clear Save

Document Done

Fig. 63

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://www1.ded.state.ma.us/PolicyContent.asp>

What's New What's Cool Headlines Hot Search Hot Directory Software

Policy Data Maint

Individual Life Insurance Policy Maint.

Client: Jon S Miller Sr.

Carrier: Life Investors Company of America

Plan: Advantage 1 Plan type: Universal Life Class: Individual Life

Fixed or Variable: Fixed Per or Non Per: Non Per

Face amount: 880,000.00 Death benefit opt: Level

Policy number: 001-455665 Policy date: 12/31/95

Policy Status: Active U/W class: Pref. N/Smoker

Insured: John Miller Owner: Spouse

Premium: 8750.00 Mode: Annual

Comments:

Table Rating: Temp extra: Target premium: 8750.00

Joint Case

10/2/96  
Reminder  
Miller, Jon Sr.  
123

10/18/96  
Reminder  
Miller, Jon Sr.  
123

10/2/96  
Reminder  
Miller, Mary  
001-455665

12/12/96  
In Account  
Miller, Jon Sr.

New Save

Document Open

Fig. 64

150

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267

274

10/2/96  
Remainder  
Miller, Jon Sr.  
123

10/18/96  
Remainder  
Miller, James  
123

10/2/96  
Remainder  
Miller, Mary  
901-429852

12/11/96  
In Accord  
Miller, Jon Sr.

POLICY  
M & M & VALERIE

Existing Beneficiary  
Primary Jon Miller, Jr Percent: 50.00%  
Primary Amy Miller Percent: 50.00%  
Secondary Jon Miller, Sr Percent: 100.00%

Beneficiary View  
Beneficiary name: --  
Beneficiary type: -- Relationship: --  
Percent: --  
Comment: --

New Save

Document Done

Fig. 65

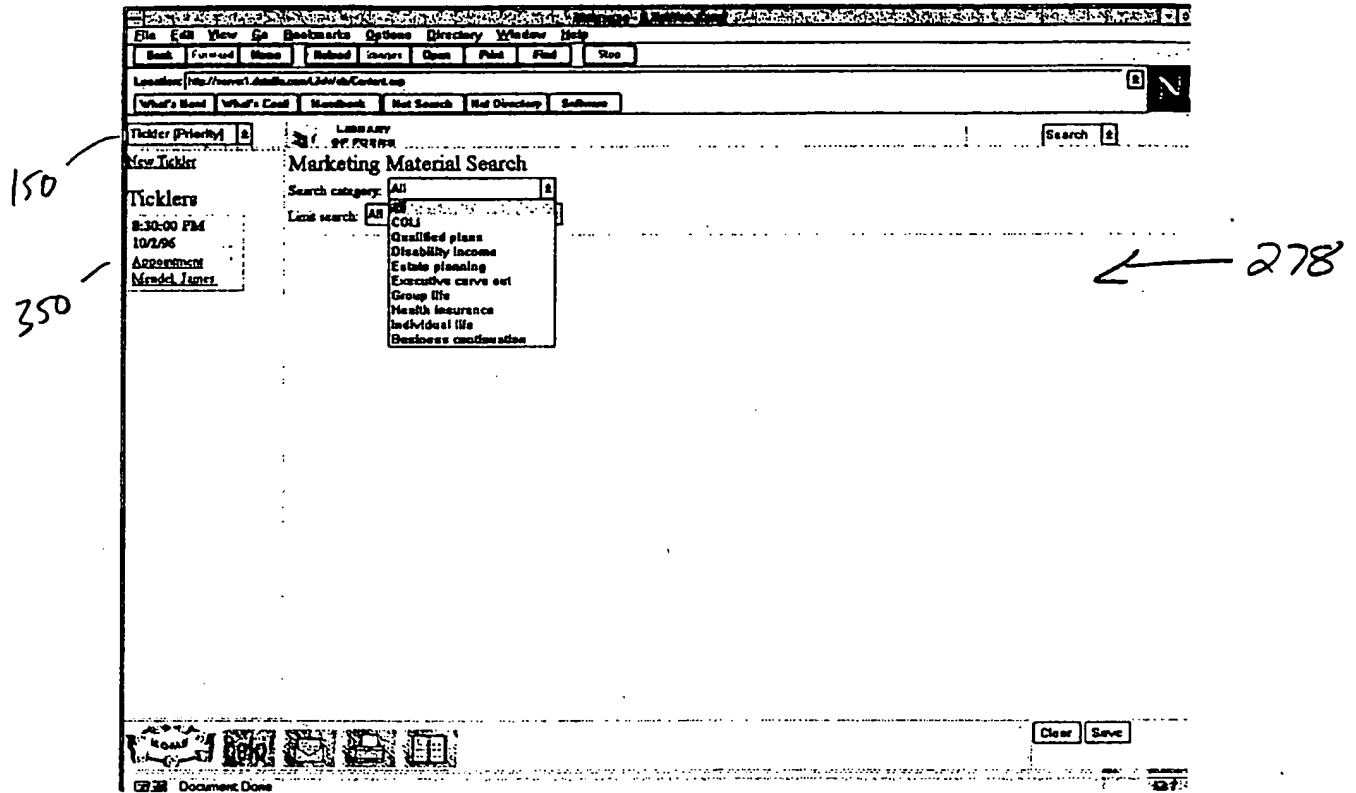


Fig. 66

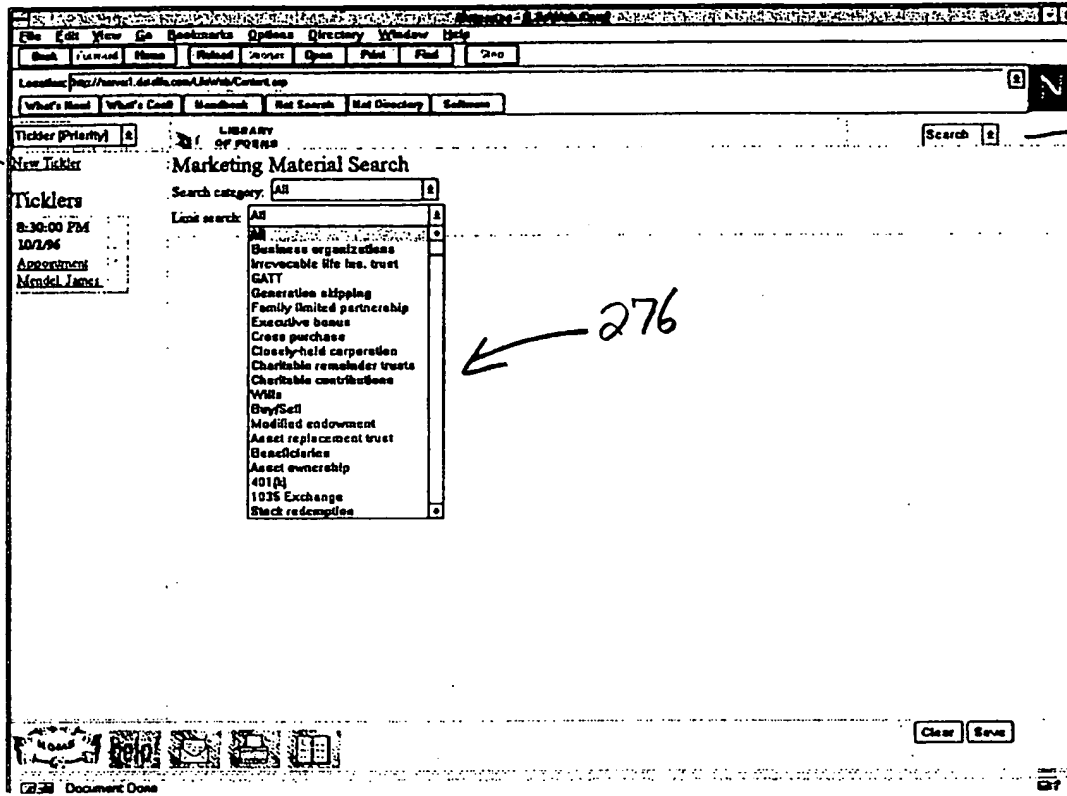


Fig. 67



150  
153  
350

Outstanding Policy Service Listing

Insured	Carrier	Policy #	Service Type	Request Date	Priority
Jon Miller	123		Change of Address	12/00/96	
John Miller	001-4334458		Add component Rate	12/18/96	

Outstanding

279  
280  
281  
282

← 370

Document Done

Fig. 68

155

280

371

Client Finder

Client Finder

Last Name:

Alphabetical Listing

10/10/90

Suspect

First

1/13/76

Relative

Helen

9/21/56

Relative

19811

3/21/75

Prospect

Jon Sr

10/21/55

Relative

Jon Jr

8/15/83

Relative

Mary

8/15/83

CHARGE REQUEST

Select the desired Client from CLIENT FINDER

Policy Service Listing by Client

Insured	Carrier	Policy #	Plan	Face	Status
John Miller	Life Insures	ADV 1	\$80,000.00	Active	

Clear Save

Document Done

Fig. 69

155

282

372

Client Finder

Client Name:

Alphabetical Listing

Existing Service Requests

Active Add/Remove Request Requested: 12/18/96

Complete Change of Address Requested: 10/31/96

POS Change Tracking

Type: Status:

Date entered: -- Follow Up: --

Completion Date: --

Comment:

Clear Save

Document Done

Suspect	
Fred	1/15/96
Relative	
Helen	9/21/96
Relative	
James	3/11/95
Prospect	
Jon Jr	10/21/95
Relative	
Jon Jr	8/15/93
Relative	
Mary	8/15/93

Fig. 70

150  
153  
350

283

← 373

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Print Find Stop

Location: <http://www1.dod.mil/...>

What's New What's Cool Handbook Hot Search Hot Directory Software

Tickler (Priority) 4

GENERAL ADMIN

Chg. Password 4

New Tickler

Ticklers

10/15/96

Reminders

Johnson, Wanda

Password Change Form

Agent: Larry Anderson I

User Name: andersonl

Enter Current Password: FIELD

Enter New Password: FIELD

Confirm New Password: FIELD

New Save

Document Done

Fig. 71

150  
153  
350

287

← 374

GENERAL  
ADMIN

Agent Data

Number: AB0001 Status: Active Prefix: Mr.

First name: Larry Nickname: Guy

MI: J Last: Anderson Spouse: Kimi

Suffix: Designations

Gender: Male Birth date: 12/1/45

Place of birth: FR S.S. #: 251456789

Tax form: Corporation Tax Id (corp only): 111-26-6647

Address Phone E-Mail

Effective date: 1/1/96 Termination date: 1/1/99

Termination reason:

License Contracts Appointments NASD

Prod. Liab. Coverage Source: Seminar Not Business

Notes

New Save

Document Date

Fig. 72

150  
153  
350

288

375

150  
153  
350

288

375

Fig 73

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://www1.attalia.com/Info/du/Carrier.asp>

What's New What's Cool Handbook Hot Search Hot Directory Software

Tickler [Priority] 4

GENERAL

Admin

Carrier Information Maintenance

Carrier Name:

Shortname:  Status:

A.M. Best:  Standard's & Poor's:

Duff & Phelps:  Moody's:  Weiss:

Company Type:  Parent Company:

Maximum Retention:  Automatic:

Web site:

Financial Data:  Notes:  Phone:  E-Mail:  Address:

Commission Frequency:

Carrier Edit

Chg. Password  
Add a Plan  
Add Sales Track  
Add User  
Agent Maint  
Credit Edit  
Fund Prices  
Plan Edit  
Preferences  
Commission Sch.  
Regulator Maint.  
Edit Tips  
Support Calls  
Licence Renewal

New Save

Netscape

150 ✓

153 ✓

350 ✓

290

376

Fig. 74

150 —  
153 —  
350 —

292

377

GENERAL ADMIN.

Commission Sch. 2

Tickler (Priority) 2

New Tickler

Ticklers

10/15/96  
Reminder  
Johnson, Wanda

Select the desired Carrier from CARRIER FINDER

Commission Schedule Creation/Edit

Carrier:

Contract type:

Beginning effective date:

Ending effective date:

Base Commission year 1:		Additional Prem. year 1:	
Base Commission year 2:		Additional Prem. year 2:	
Base Commission year 3:		Additional Prem. year 3:	
Base Commission year 4:		Additional Prem. year 4:	
Base Commission year 5:		Additional Prem. year 5:	
Base Commission year 6:		Additional Prem. year 6:	
Base Commission year 7:		Additional Prem. year 7:	
Base Commission year 8:		Additional Prem. year 8:	
Base Commission year 9:		Additional Prem. year 9:	
Base Commission year 10:		Additional Prem. year 10:	
Base Commission year 11:		Additional Prem. year 11:	
Base Commission year 12:		Additional Prem. year 12:	
Base Commission year 13:		Additional Prem. year 13:	
Base Commission year 14:		Additional Prem. year 14:	
Base Commission year 15:		Additional Prem. year 15:	
Base Commission year 16:		Additional Prem. year 16:	
Base Commission year 17:		Additional Prem. year 17:	
Base Commission year 18:		Additional Prem. year 18:	

Clear Save

Document Done

Fig. 75



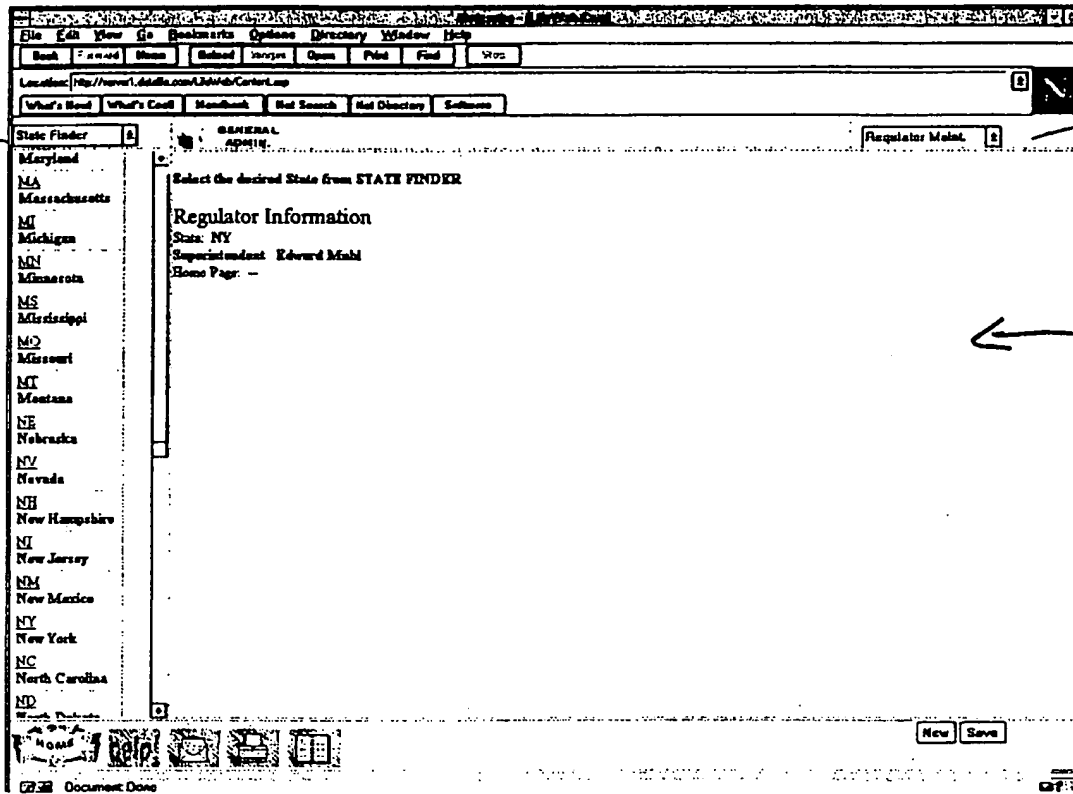


Fig. 76

150  
153  
350

294

379

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Stop Open Print Find Stop

Location: <http://www1.danville.ca.ca/Info/Content.asp>

What's New What's Cool New! Search Hot Directory Software

Tickler (Priority) 8

New Tickler

Ticklers

10/15/96

Rounder

Johnson, Wanda

GENERAL ADMIN

Select the desired Carrier from CARRIER FINDER

Existing Tip of the Day

Add Tip of the Day

Carrier: Date:

Short Description:

Clear Save

Document Done

Fig. 77

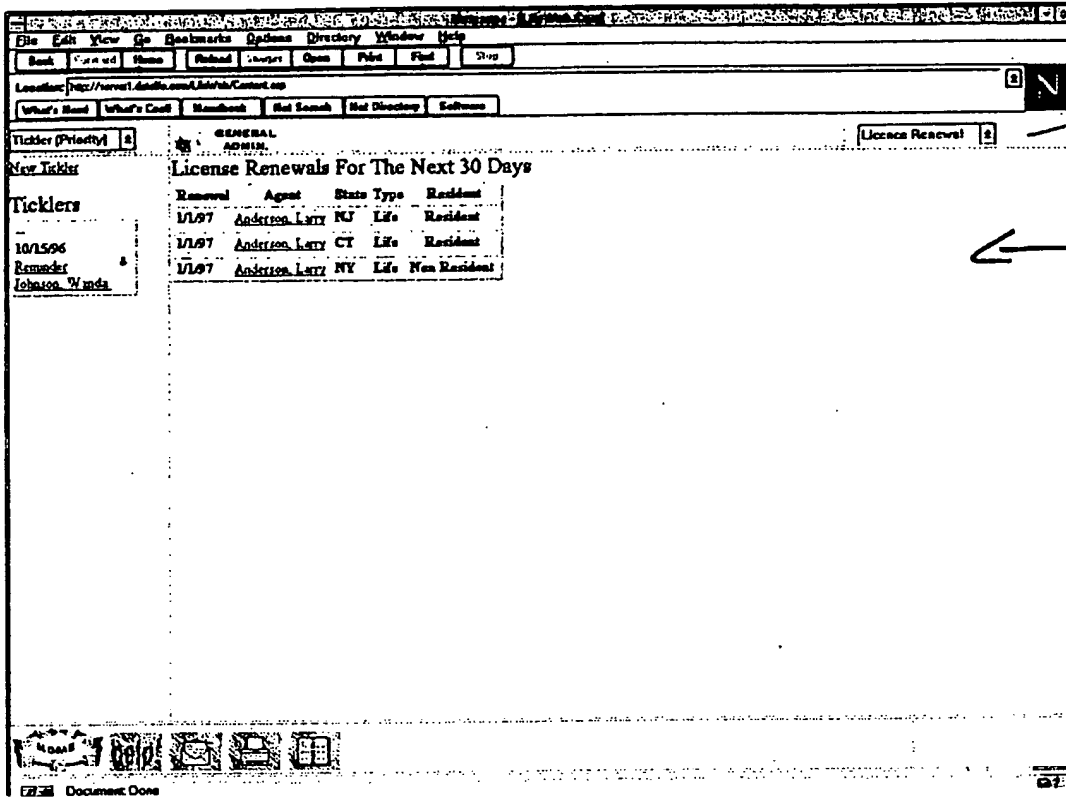


Fig. 78

150 —

153 —

350 {

297

298

299

300

301

← 381

Document Done

Fig. 79

150 —  
153 —  
350 —

Agent Inquiry

Number: AB0001 Status: Active  
Name: Mr. Larry I. Anderson Nickname: Guy -

Designations Address Phone E-Mail

Ticklers

1:00:00 PM  
10/1/96  
Appointment  
Wallace Barbara

Agent

Agent  
Agent  
Additional Info  
License  
Contract  
Appointment  
NASD  
Prof. Lic.  
License Req.  
NASD Reg.

302  
303  
304  
305  
306  
307  
308  
309  
310  
382

Document Done

Fig. 80

150 —  
153 —  
350 —

303  
← 383

Location: <http://www1.dia.ic.gov/Info/Contractor.asp>

What's New What's Cool Mailbox Hot Search Hot Directory Software

Contractor

Additional Info

Tickler (Priority)

New Tickler

Ticklers

1:00:00 PM  
10/1/96

Appointment

Wallpaper Barbers

Agent Information Inquiry

Gender: Male Spouse: Mimi Anniversary: 12/4/91

Birth date: 12/1/45 Place of birth: FR

SSN: 251456789 Contract: 1001

Tax form: Corporation Tax Id (corp only): 111-16-6647

Effective date: 1/1/96 Termination date: 1/1/99

Termination reason:

Document Done

Fig. 81

150 —  
153 —  
350 —

304

← 384

Document Done

Fig. 82

150-  
153-  
350-

Contract 305

385

Document Done

File Edit View Go Bookmarks Options Directory Window Help

Search Forward Home Reload Favorites Open Print Find Stop

Location: <http://www1.dallas.com/ldf/ldfContract.asp>

What's New What's Cool Handbook Hot Search Hot Directory Software

Tickler [Priority] 2

New Tickler

Ticklers

1:00:00 PM

10/1/96

Appendix

Waters, Barbara

CONTRACTING  
A LICENSED

Existing Contracts

Life Investors Company of America 110001

CIGNA Life Insurance Company

Metropolitan Life Insurance Company

Transamerica Occidental Life Insurance Company

Western Reserve Life Insurance of Ohio

William Penn Life Insurance Company of New York

FFF Hartford Life and American Insurance Companies 0710001

Contract Information

Carrier:

Agent number: --

Life Contract: Variable Annuity Contract

Health Contract: Variable Life Contract

Mutual Contract: Property Liability

Effective date: --

Contract Type: --

Assigned commission:

Assigned to: --

Termination date: --

Percent Assigned -- Amount Assigned: --

Deferred Unit -- Termination Reason: --

Fig. 83



150 —  
153 —  
350 —

File Edit View Go Bookmarks Options Directory Window Help

Back Forward Home Reload Print Open Find Stop

Location: <http://www1.att.net/~lisa/Calendar.asp>

What's New What's Cool Handbook Mail Search Mail Directory Software

Tickler (Priority) Appointment

New Tickler

Ticklers

10:00 PM  
10/1/96  
Appointment  
Wallace, Barbara

CONTRACTING  
AJAX/HTML

Existing Appointments

Lila Laver PA  
JH Med NJ  
ITT LAA NJ  
ITT LAA PA

Appointment Information

Camera:

Start: -- End date: --

Document Done

306

386

Fig. 84

Internet Explorer - [Address Bar]  
File Edit View Go Bookmarks Options Directory Window Help  
Back Forward Home Reload Stop Open Print Find Stop  
Location: [http://www1.aetna.com/na/na/Content.asp] [a] [x]  
What's New What's Cool Handbook Hot Search Hot Directory Software

Tickler (Priority) [a]  
Tickler (Priority)  
Tickler (Date)  
Agent Finder  
State Finder  
1:00:00 PM  
10/1/96  
Appointment  
Walter, Barbara

CONTRACTING  
Existing NASD  
Series 61 Active  
Series 6 Fails

NASD [a] 307

NASD Information  
NASD series: -- Broker/Dealer: Grade: --  
Test date: -- Employment date: --  
Termination date: --  
Termination reason: -- 387

Document Done

Fig. 85

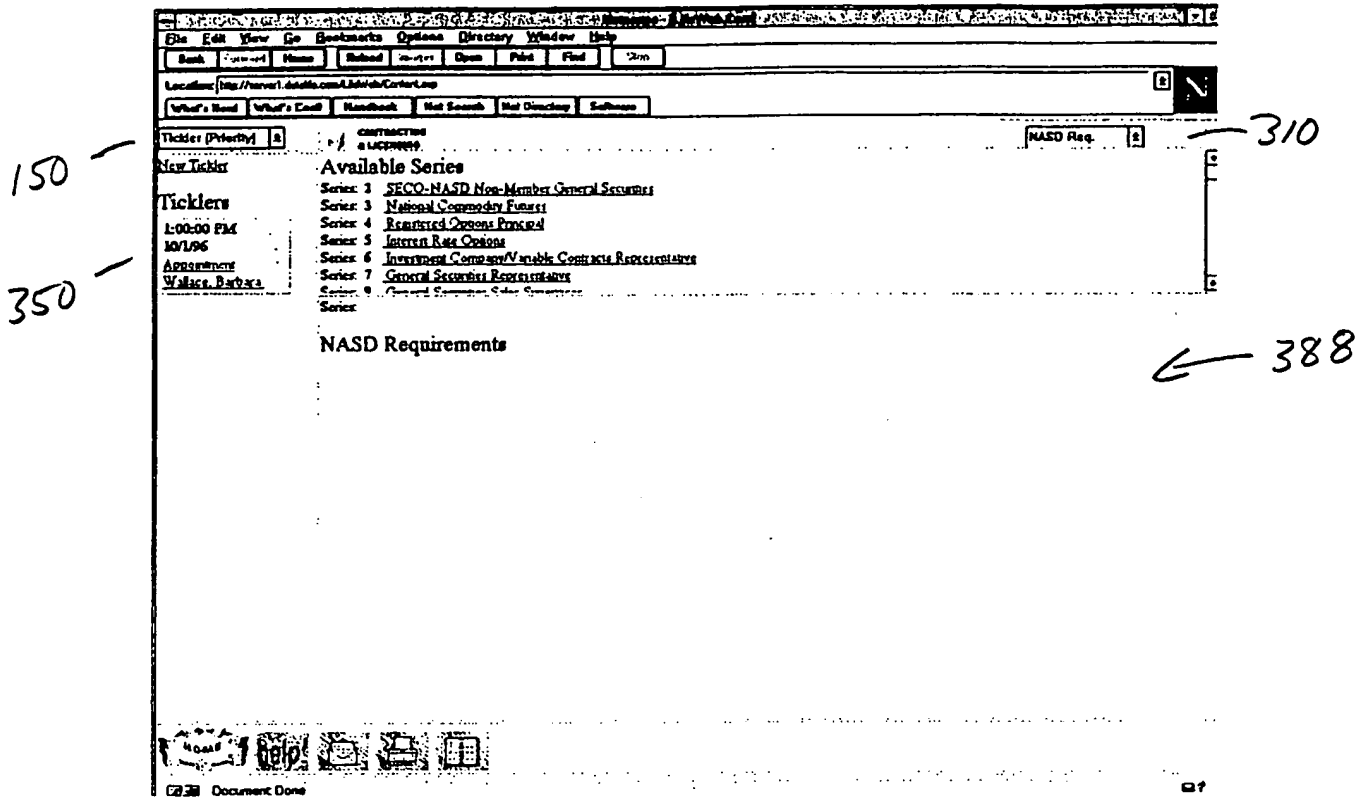


Fig. 86

150 —  
153 —  
350 —

Anticipated Commission

Agent: Larry I. Anderson  
Statement Date: 11/30/96 Number: HL0001

Anticipated Commission

Plan Policy #	Type	Anticipated	Received	Accepted
113	Reserved	\$1,000.00	11/2/96	Yes

Anticipated

Summary

By Carrier

By Product

By Agent

311  
312  
313  
314  
389

Document Done

Fig. 87

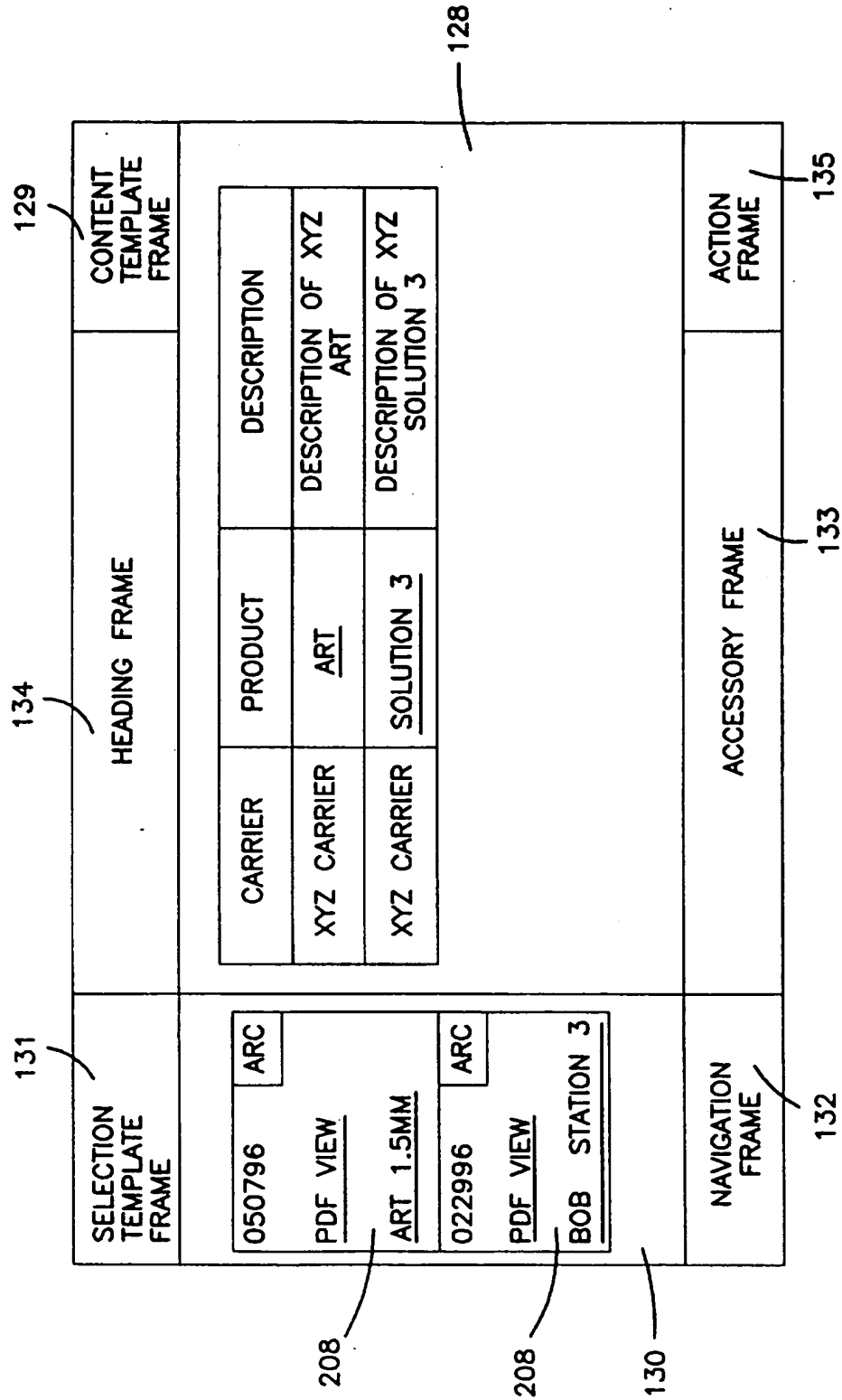


FIG. 88

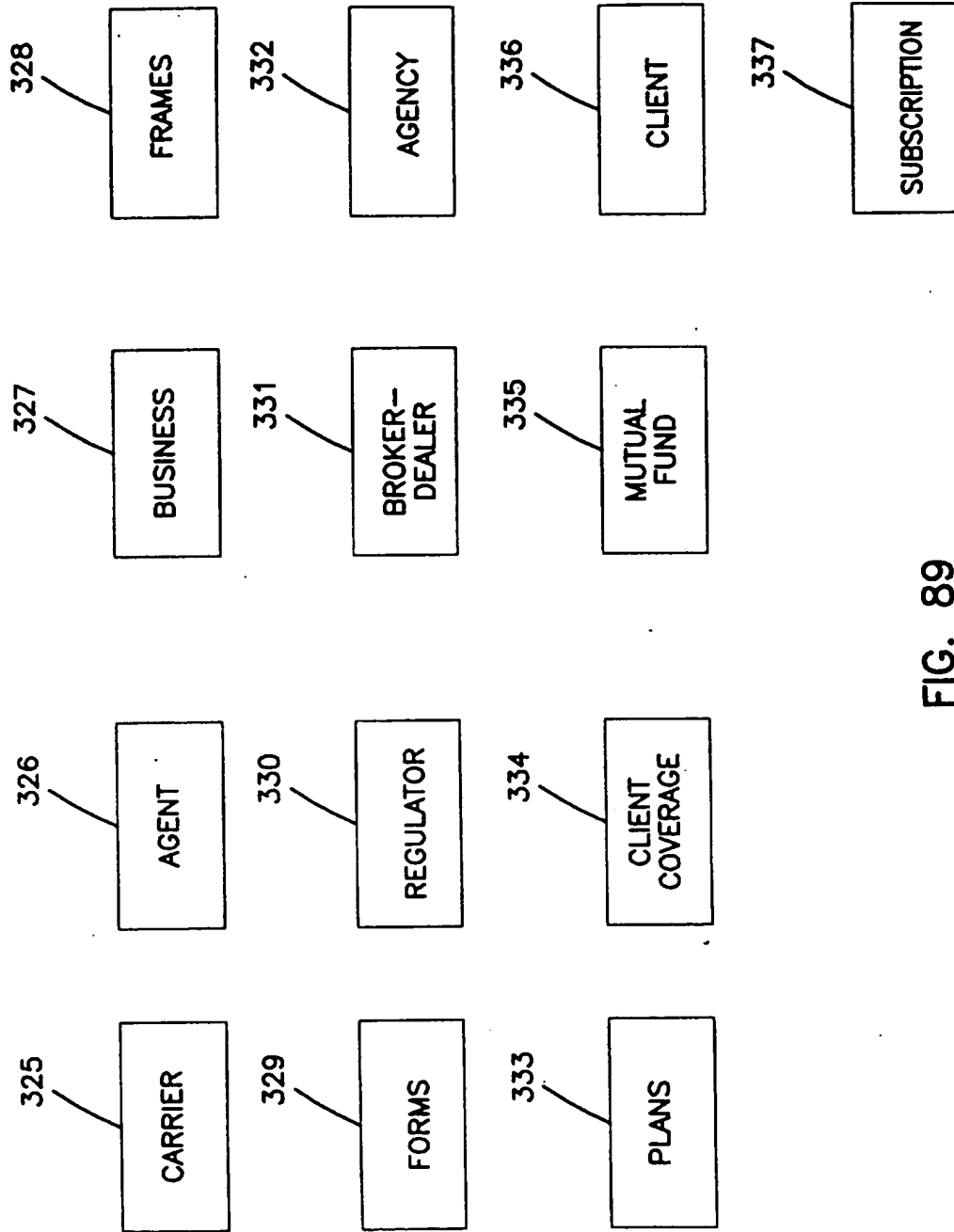


FIG. 89

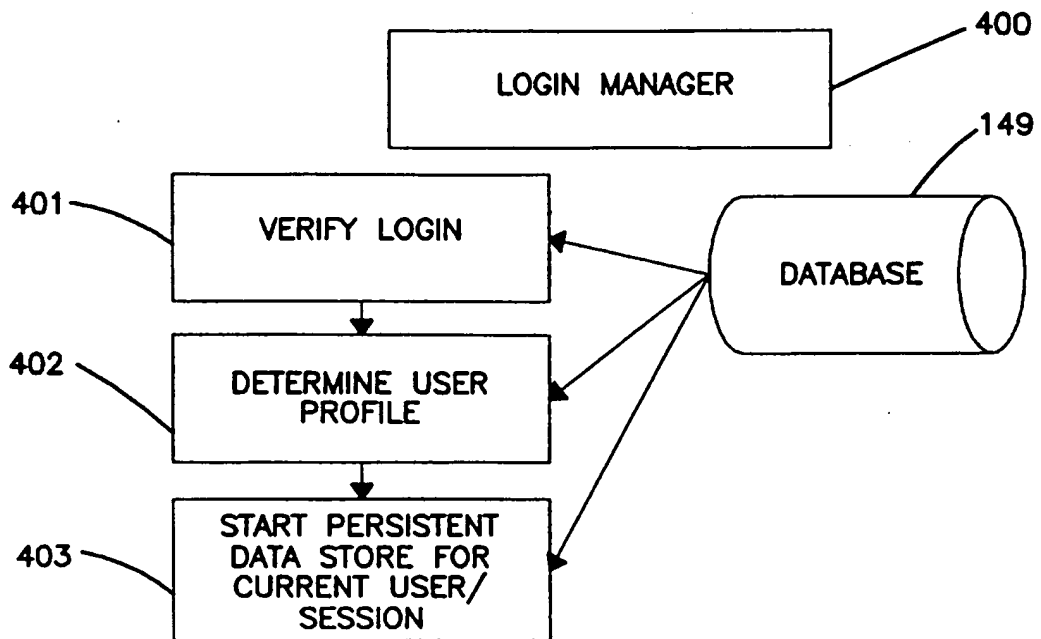


FIG. 90

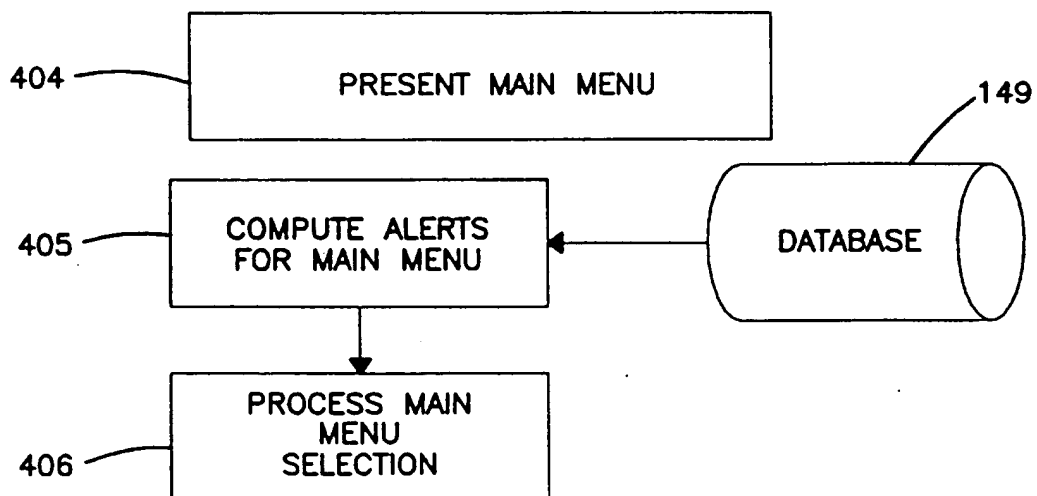


FIG. 91

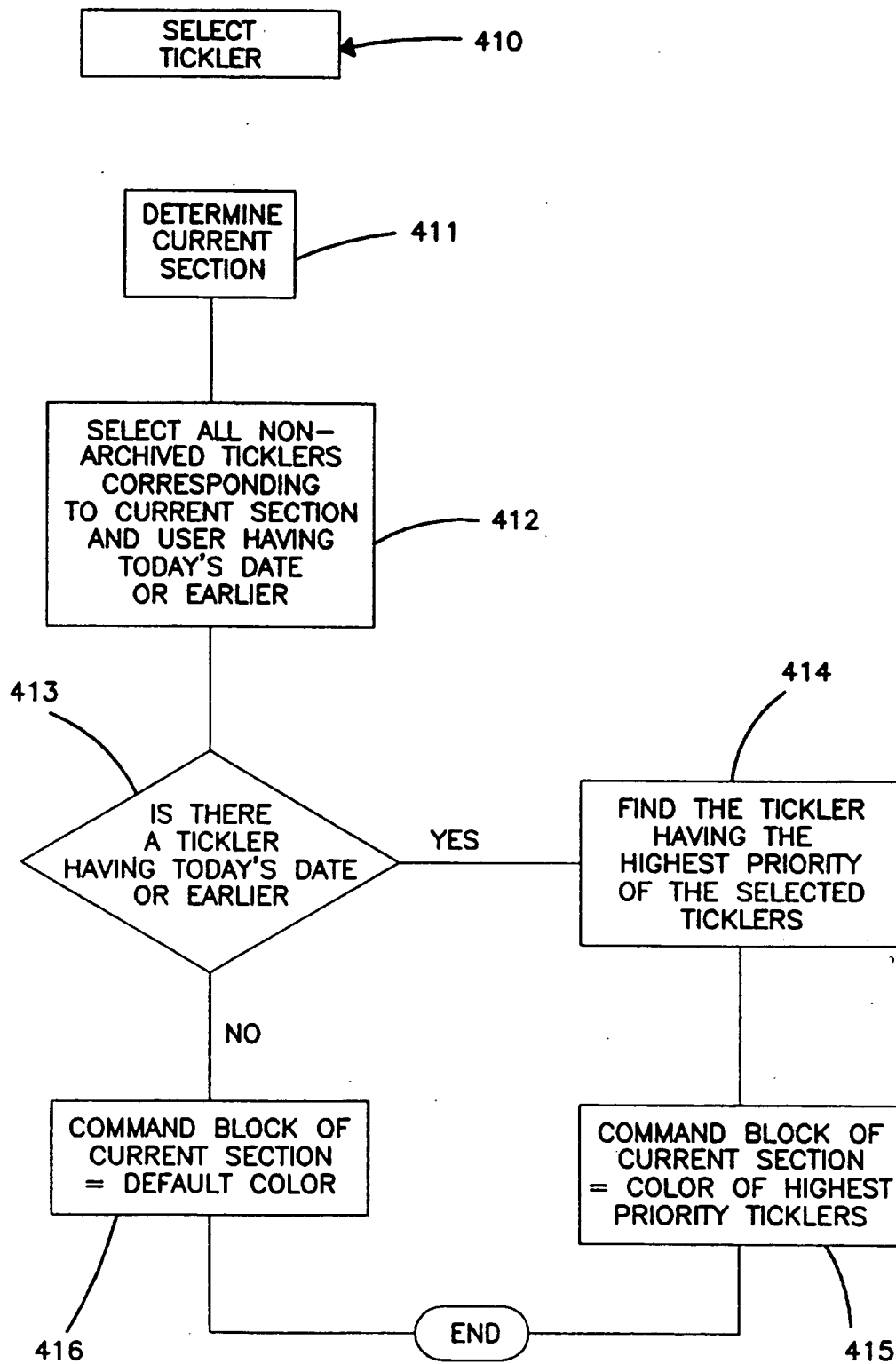


FIG. 92



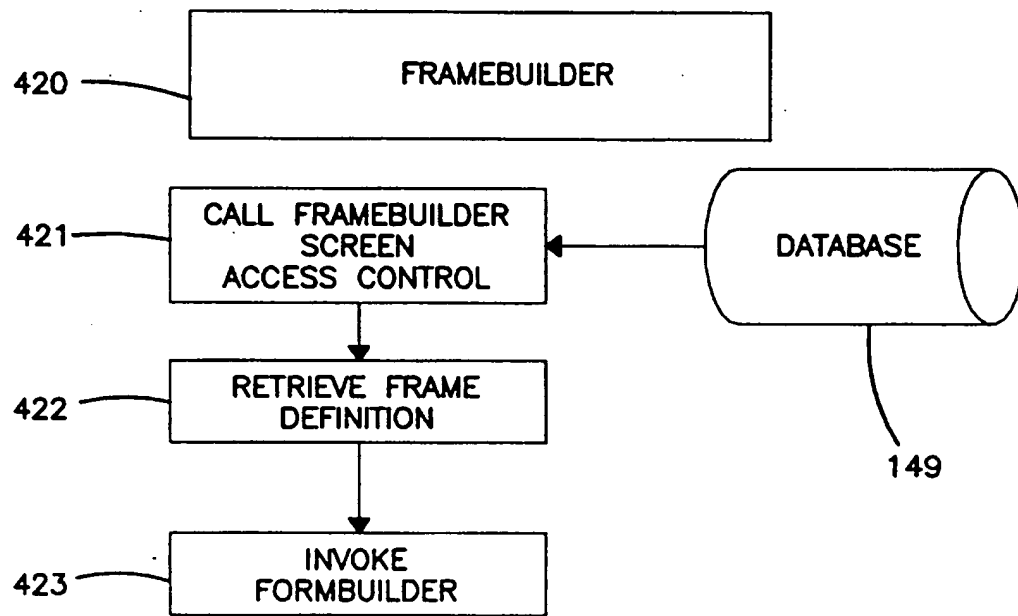


FIG. 93

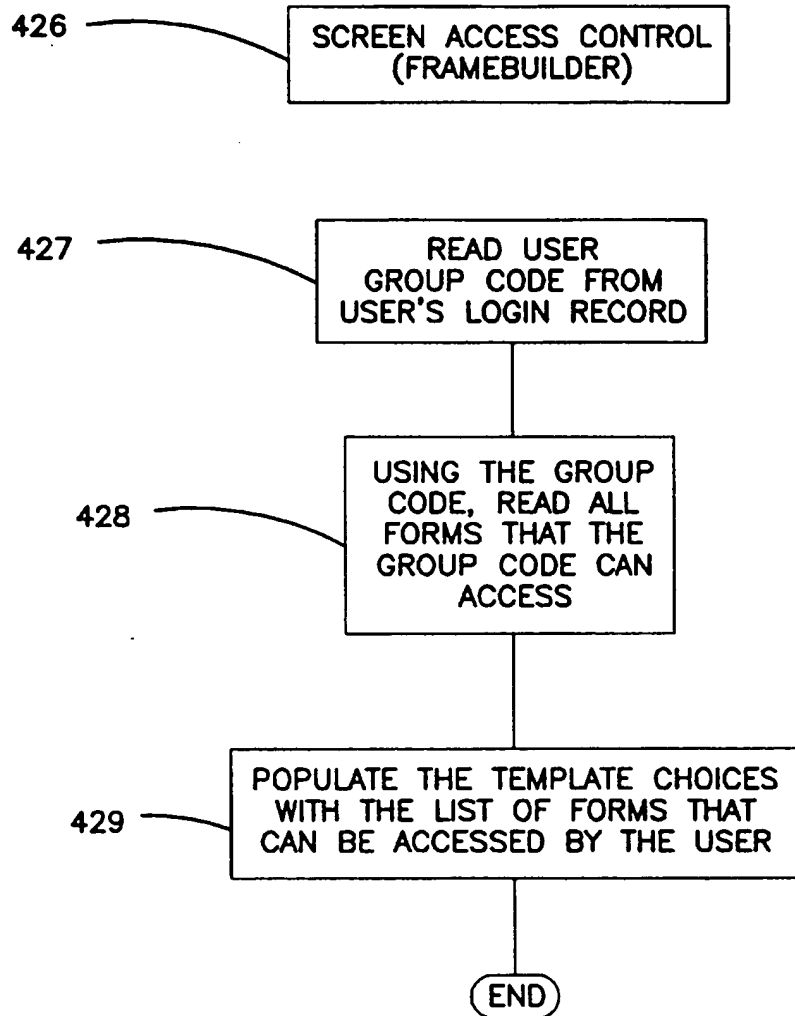


FIG. 94

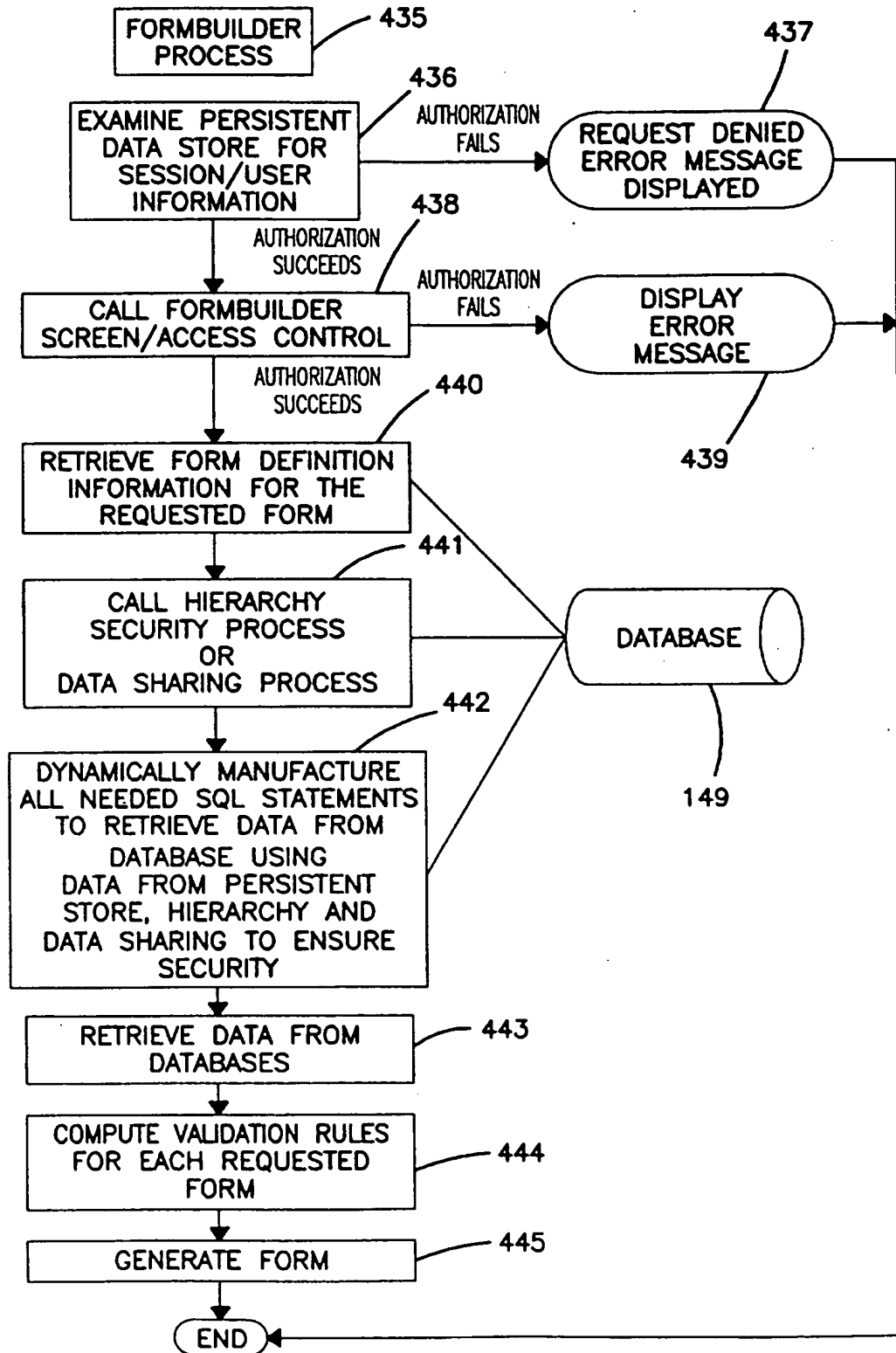


FIG. 95

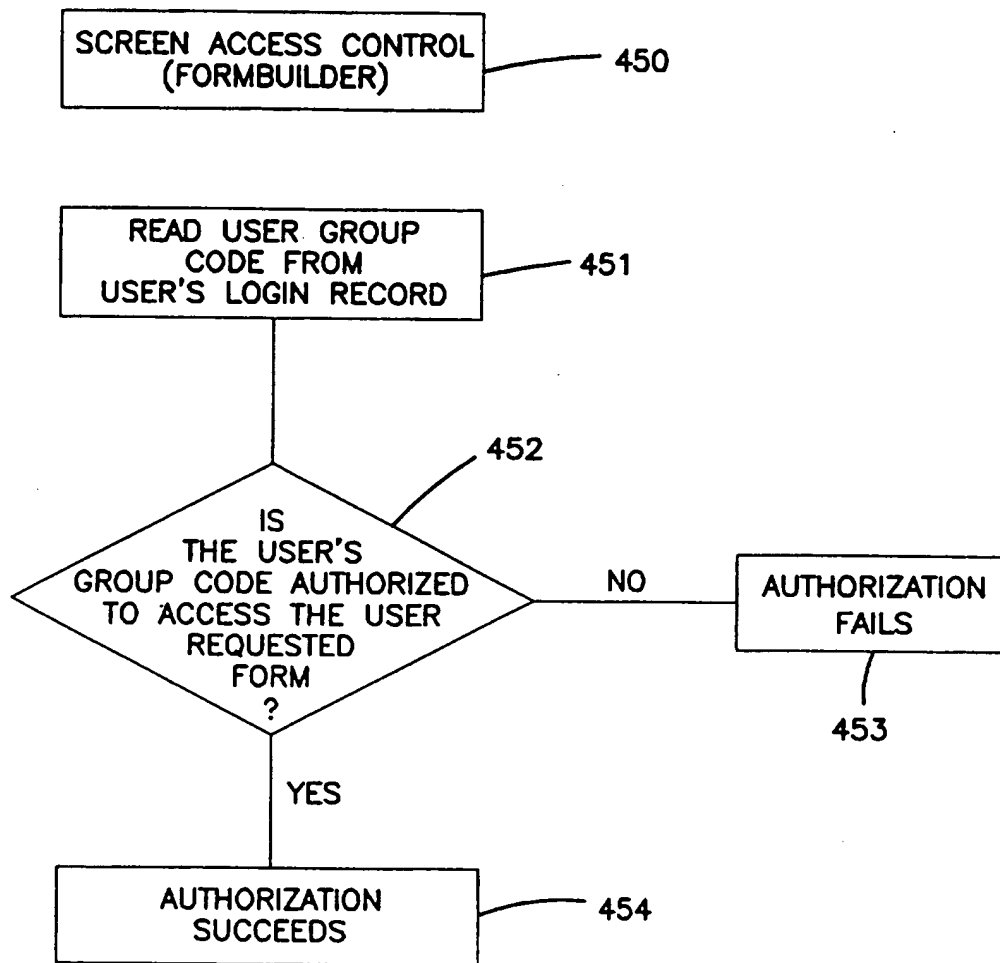


FIG. 96

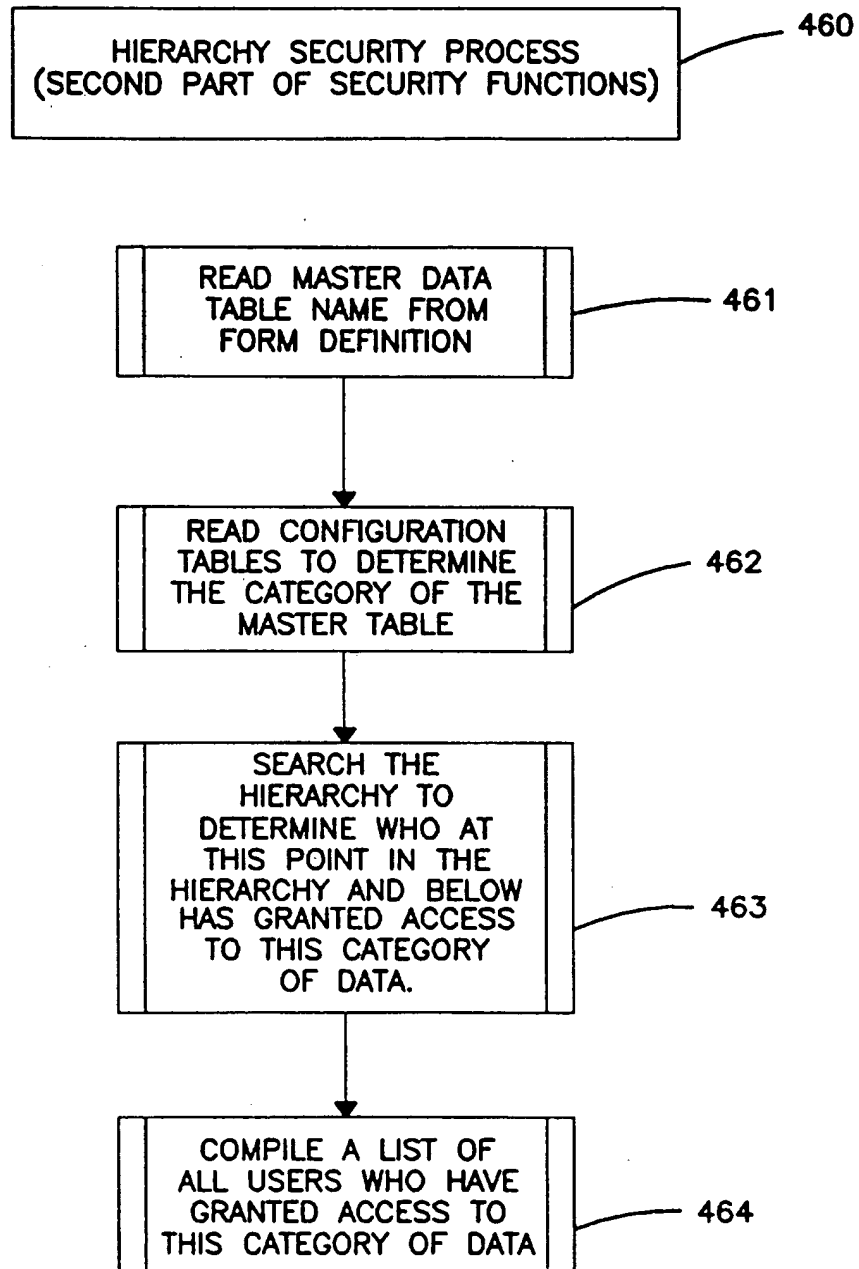


FIG. 97

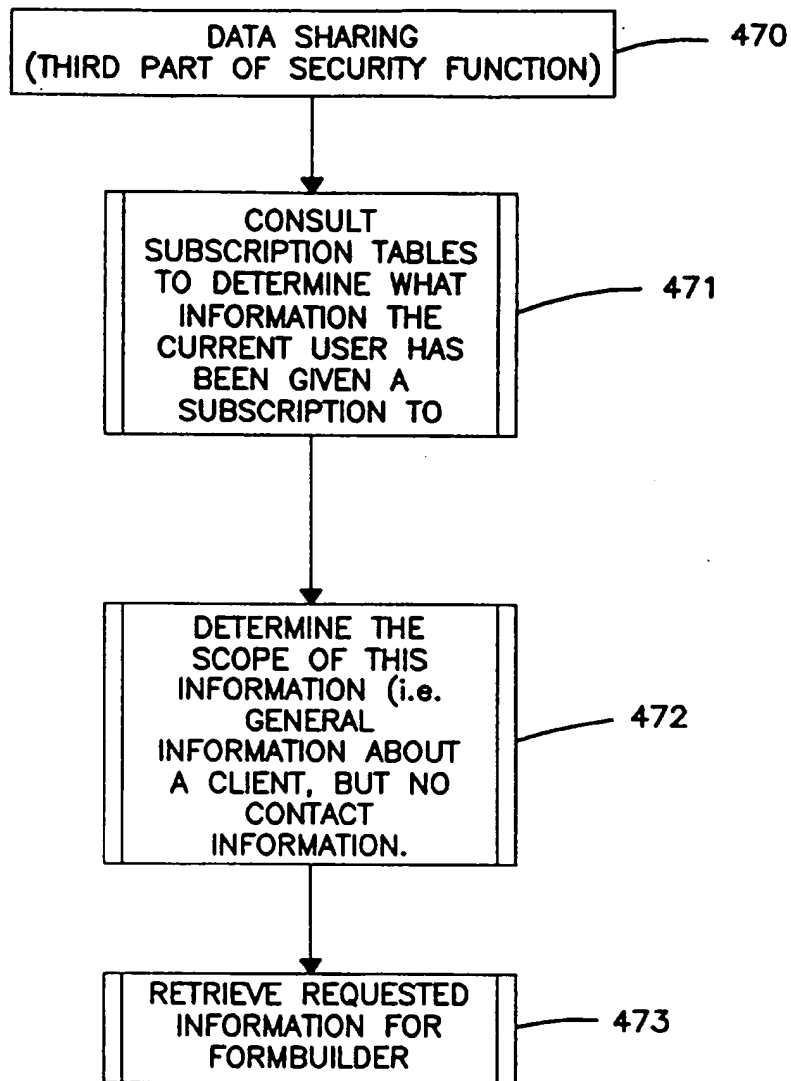


FIG. 98

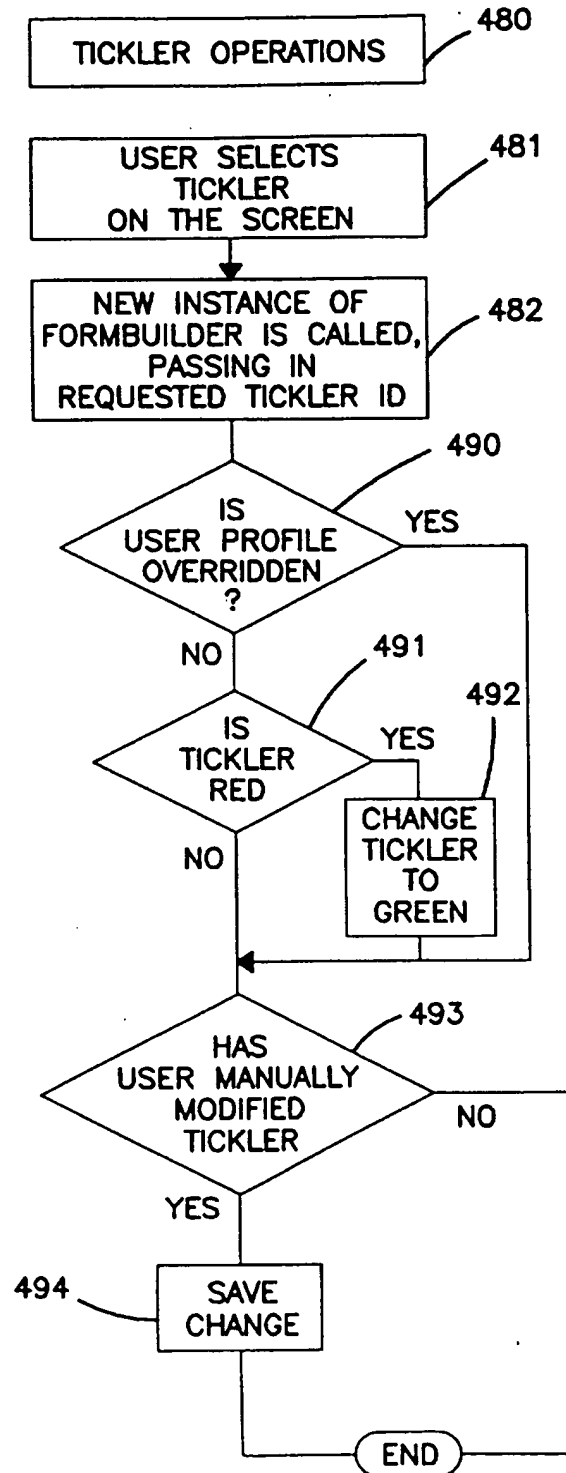


FIG. 99

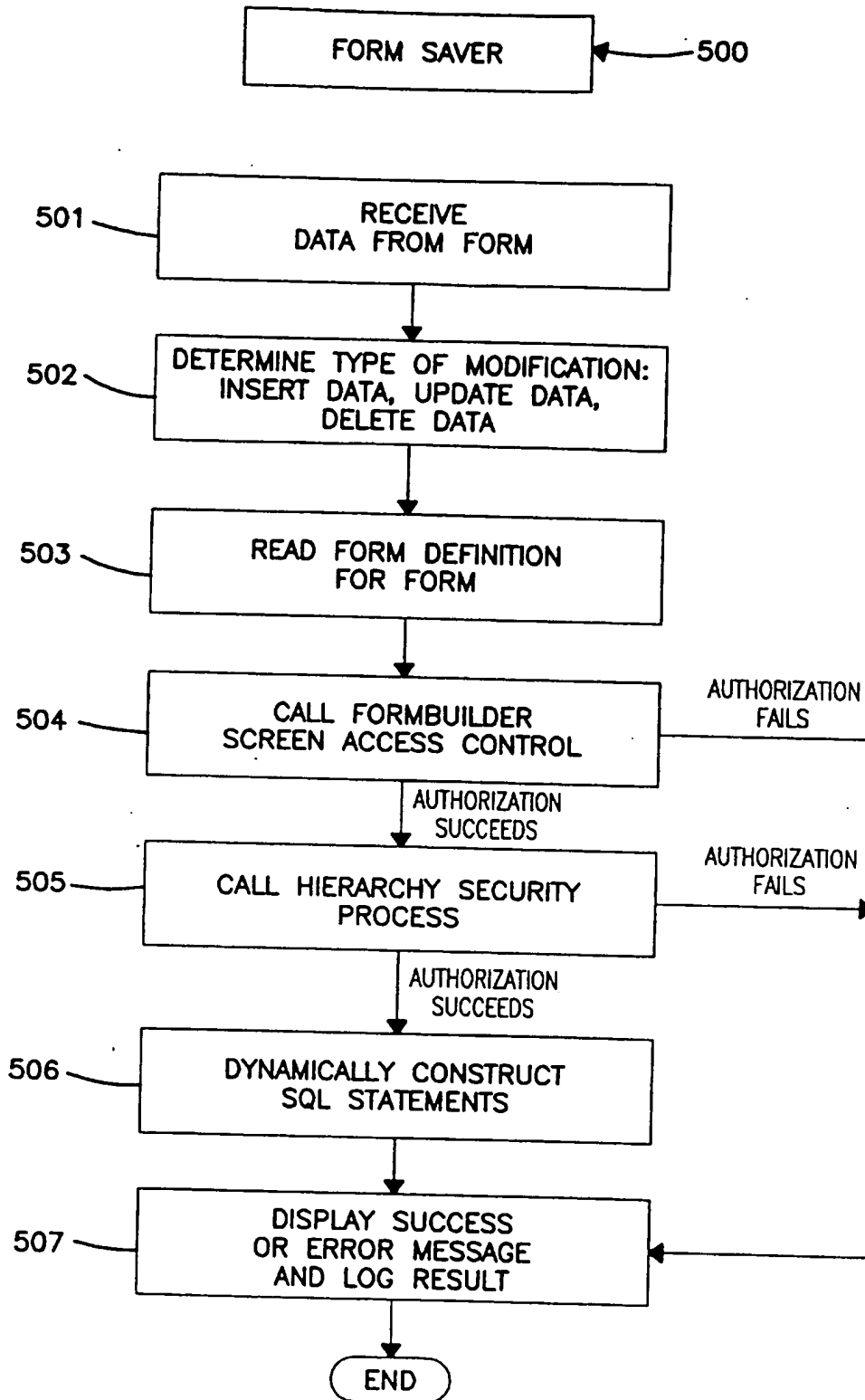


FIG. 100